Shinhan INDO Finance	Name of Issuer	PT SHINHAN INDO FINANCE
	Name of Product	MOTOR VEHICLE FINANCING PRODUCTS
SUMMARY OF PRODUCTS AND/OR SERVICES INFORMATION — GENERAL VERSION	Type of Product	*INVESTMENT FINANCING WITH FINANCE LEASE SCHEME*
	Currency	IDR
	Product Description	FINANCING FOR CAPITAL GOODS AND SERVICES REQUIRED FOR BUSINESS/INVESTMENT ACTIVITIES, REHABILITATION, MODERNIZATION, EXPANSION, OR BUSINESS RELOCATION.

MAIN FEATURES OF FINANCING					
Outstanding Principal	:	IDR 800.000.000	Monthly Installment Payment	:	IDR 26.309.000
Interest Rate	:	12,00%	Financed Vehicle	:	Hino Ranger Dump FG
Tenor	:	36 Months	Insurance and Types of Coverage	:	General Insurance 2,39%/Year (All Risk)

BENEFITS	RISK
By obtaining this financing facility, you can utilize the following benefits: 1. Supporting you to acquire capital goods that can be used to increase your business's capacity and productivity. 2. Alternative Financing Sources. You have alternative financing options, other than using your own funds or bank credit facilities, to acquire capital goods. 3. Supporting the acquisition of capital goods under the agreed transaction structure,	1. Payment default, any delay in lease payment or delinquency shall result in penalties and/or fees as stipulated in the agreement. 2. Loss of the benefits of the asset. The collateral may be repossessed under the following conditions: a) You are in default of your obligation to make lease payments in accordance with the agreement; b) You transfer or pledge the financed asset without the Company's prior knowledge and consent.

allowing you to avoid making the full purchase payment upfront. 4. Substantially transferring the benefits and risks associated with the capital goods, with a purchase option exercisable within a specified period.	3. The collateral repossession process may result in additional costs. 4. *Reputational Risk due to your financing history being recorded in the Financial Services Information System (SLIK) if you become delinquent on your payments.*

COSTS					
A. Loan Application Fees			B. *Incidental costs*		
Provision Fee	:	IDR 2.000.000	Collateral Insurance Costs	:	IDR 71.700.000
Biaya Administrasi *Administration Fee*	:	IDR 2.000.000	Biaya penagihan *Collection Fee*	:	IDR 0
Stamp Cost	:	IDR 0	Collateral Repossession Costs	:	20% of the outstanding obligations, subject to a maximum of IDR 50,000,000 per unit.
Collateral Registration Fees	:	IDR 0	Fines	:	0.2% of the installment amount for each day of delay
Appraisal Fee	:	IDR 0	Early Termination Fee	:	3% of the outstanding principal amount

SIMULATION

ADDM

Tenor	Principal Amount of Lease Debt	Monthly Installment	Principal Amount	Interest
1	800.000.000	26.309.000	26.309.000	-
2	773.691.000	26.309.000	18.572.090	7.736.910
3	755.118.910	26.309.000	18.757.811	7.551.189
4	736.361.099	26.309.000	18.945.389	7.363.611
5	717.415.710	26.309.000	19.134.843	7.174.157
6	698.280.867	26.309.000	19.326.191	6.982.809
7	678.954.676	26.309.000	19.519.453	6.789.547
8	659.435.223	26.309.000	19.714.648	6.594.352
9	639.720.575	26.309.000	19.911.794	6.397.206
10	619.808.781	26.309.000	20.110.912	6.198.088
11	599.697.868	26.309.000	20.312.021	5.996.979
12	579.385.847	26.309.000	20.515.142	5.793.858
13	558.870.706	26.309.000	20.720.293	5.588.707
14	538.150.413	26.309.000	20.927.496	5.381.504
15	517.222.917	26.309.000	21.136.771	5.172.229
16	496.086.146	26.309.000	21.348.139	4.960.861
17	474.738.007	26.309.000	21.561.620	4.747.380
18	453.176.387	26.309.000	21.777.236	4.531.764
19	431.399.151	26.309.000	21.995.008	4.313.992
20	409.404.143	26.309.000	22.214.959	4.094.041
21	387.189.184	26.309.000	22.437.108	3.871.892
22	364.752.076	26.309.000	22.661.479	3.647.521
23	342.090.597	26.309.000	22.888.094	3.420.906
24	319.202.503	26.309.000	23.116.975	3.192.025
25	296.085.528	26.309.000	23.348.145	2.960.855
26	272.737.383	26.309.000	23.581.626	2.727.374
27	249.155.757	26.309.000	23.817.442	2.491.558
28	225.338.315	26.309.000	24.055.617	2.253.383
29	201.282.698	26.309.000	24.296.173	2.012.827
30	176.986.525	26.309.000	24.539.135	1.769.865
31	152.447.390	26.309.000	24.784.526	1.524.474
32	127.662.864	26.309.000	25.032.371	1.276.629
33	102.630.492	26.309.000	25.282.695	1.026.305
34	77.347.797	26.309.000	25.535.522	773.478

35	51.812.275	26.309.000	25.790.877	518.123
36	26.021.398	26.021.398	25.761.184	260.214

Sample of Finance Lease Simulation:

Brand of Vehicle	:	HINO	*Amount Finance*	:	IDR 800.000.000
Type of Vehicle	:	Ranger Dump FG	Tenor	:	36 Months
Vehicle Price	:	IDR 1.000.000.000	Monthly Installment Payment	:	IDR 26.309.000
Security Deposit	:	IDR 200.000.000			

Sample of First Payment Simulation

Total Security Deposit	:	IDR 200.000.000	Total Cost	:	IDR 10.000.000
Insurance	:	IDR 71.700.000	1st Installment	:	IDR 26.309.000

Sample of Total Payment Simulation Paid by Customer

Unit Price	Security Deposit	Payment Amount	Installments Until Maturity	Costs	Total Amount Paid
IDR 1.000.000.000	IDR 200.000.000	IDR 800.000.000	IDR 946.836.398	IDR 108.009.000	IDR 1.254.845.398

Sample of Fines Simulation

- Monthly installment payment of the Customer A is IDR 26.309.000
- Customer A is 10 days late in paying the installment. Therefore, the late payment penalty charged for those 10 days calculated by 10 × 0.2% × IDR 26.309.000 = IDR 526.180.

Sample of Collateral Repossession Simulation

- Customer A has been proven to be in default and has an outstanding balance under the Finance Lease Agreement in the amount of IDR 170,000,000.
- PT Shinhan Indo Finance has issued several warning letters and formal notices, but Customer A has been found to be unable to continue the Finance Lease Agreement.
- PT Shinhan Indo Finance is compelled to repossess the capital goods. The costs incurred in connection with such repossession shall be as follows:
  The repossession fee is 20% X IDR170,000,000, - = IDR 34,000,000

REQUIREMENTS AND PROCEDURES

You Must Meet the Requirements		
A	Corporate	
	1	Application Form
	2	Photocopy of the latest 3 (three) months Account Statement.
	3	Copies of the Directors' and Board of Commissioners' ID Cards or Passports
	4	Copy of Tax Principal Number
	5	Business Identification Number (NIB RBA)
	6	Deed of Establishment and Latest Corporate Management Information
	7	Copy of Business Domicile Certificate (SKDU)
	8	Copy of the Financial Statements for the Last 2 (two) Years
	9	Transaction Records or Cooperation Agreements
	10	Other documents (if necessary)
B	Individual	
	1	Application Form
	2	Copy of the applicant's and spouse's identification documents, as well as the guarantor's identification documents (KTP, KITAS, passport, etc.)
	3	Family Card, Marriage Certificate/ Divorce
	4	Copy of property tax bills or water and electricity bills
	5	Copy of the latest 3 (three) months Account Statement.
	6	Copy of Tax Principal Number
	7	Copy of Salary Slip 1 (one) latest month or certificate of income (original)

You can submit questions and complaints through:

- Email: customercare@ptsif.com
- Hotline: 1500336 (24 jam/*24 hours*)

DISCLAIMER (IMPORTANT TO READ)
1. PT Shinhan Indo Finance reserves the right to reject your application if the applicable requirements and regulations are not met. 2. The Product and/or Service Information Summary does not constitute any guarantee of approval of the financing facility. 3. You are required to carefully review this Product and/or Service Information Summary and are entitled to ask the Company's employees any questions regarding this Product and/or Service Information Summary.

Shinhan INDO Finance

PT Shinhan Indo Finance	Print Date
Licensed and regulated by the Financial Services Authority	19-08-2026