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	MUTIPURPOSE FINANCING WITH PURCHESE WITH INSTALLMENT PAYMENT SCHEME.
	Currency	IDR
	Product Description	FINANCING OF GOODS AND/OR SERVICES REQUIRED BY THE BORROWER FOR USE/CONSUMPTION WITHIN THE AGREED TENOR.

MAIN FEATURES OF FINANCING					
Outstanding Principal	:	IDR 335.200.000	Monthly Installment Payment	:	IDR 10.934.000
Interest Rate	:	11,40%	Financed Vehicle	:	AION Y Plus Exclusive (Electric)
Tenor	:	36 Months	Insurance and Types of Coverage	:	General Insurance 4,53 (All Risk)

BENEFITS	RISK
By obtaining this financing facility, you can utilize the following benefits: 1. You can receive the goods without making full payment upfront, which eases your financial burden. 2. With the installment schedule specified in the agreement, you can keep track of your installment payments and plan your expenses on a regular basis. 3. You can enjoy the benefits of the goods right away while still keeping your funds or savings for other needs. 4. You have alternatives to using savings or cash to buy goods.	1. Payment default, any delay in installment payment or delinquency shall result in penalties and/or fees as stipulated in the agreement. 2. You may lose your assets if you are found to be in default under the fiduciary law. 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. This will affect your access to future financing. 5. The goods you purchase may depreciate in value, become damaged, be lost, or no

5. Support you in managing your cash flow, maintain liquidity, and provides flexibility in fulfilling your needs.	longer provide the expected benefits, while your installment obligations continue as agreed.

COSTS

A. Loan Application Fees			B. Incidental costs		
Provision Fee	:	IDR 8.380.000	Collateral Insurance Costs	:	IDR 19.272.320
Administration Fee	:	IDR 2.500.000	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 1.100.000	Denda 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	Monthly Installment	Principal Amount	Interest
1	335.200.000	10.934.000	10.934.000	-
2	324.266.000	10.934.000	7.853.473	3.080.527
3	316.412.527	10.934.000	7.928.081	3.005.919
4	308.484.446	10.934.000	8.003.398	2.930.602
5	300.481.048	10.934.000	8.079.430	2.854.570
6	292.401.618	10.934.000	8.156.185	2.777.815
7	284.245.434	10.934.000	8.233.668	2.700.332
8	276.011.765	10.934.000	8.311.888	2.622.112
9	267.699.877	10.934.000	8.390.851	2.543.149

10	259.309.026	10.934.000	8.470.564	2.463.436
11	250.838.462	10.934.000	8.551.035	2.382.965
12	242.287.427	10.934.000	8.632.269	2.301.731
13	233.655.157	10.934.000	8.714.276	2.219.724
14	224.940.881	10.934.000	8.797.062	2.136.938
15	216.143.820	10.934.000	8.880.634	2.053.366
16	207.263.186	10.934.000	8.965.000	1.969.000
17	198.298.186	10.934.000	9.050.167	1.883.833
18	189.248.019	10.934.000	9.136.144	1.797.856
19	180.111.875	10.934.000	9.222.937	1.711.063
20	170.888.938	10.934.000	9.310.555	1.623.445
21	161.578.383	10.934.000	9.399.005	1.534.995
22	152.179.378	10.934.000	9.488.296	1.445.704
23	142.691.082	10.934.000	9.578.435	1.355.565
24	133.112.647	10.934.000	9.669.430	1.264.570
25	123.443.217	10.934.000	9.761.289	1.172.711
26	113.681.928	10.934.000	9.854.022	1.079.978
27	103.827.906	10.934.000	9.947.635	986.365
28	93.880.271	10.934.000	10.042.137	891.863
29	83.838.134	10.934.000	10.137.538	796.462
30	73.700.596	10.934.000	10.233.844	700.156
31	63.466.752	10.934.000	10.331.066	602.934
32	53.135.686	10.934.000	10.429.211	504.789
33	42.706.475	10.934.000	10.528.288	405.712
34	32.178.186	10.934.000	10.628.307	305.693
35	21.549.879	10.934.000	10.729.276	204.724
36	10.820.603	10.820.603	10.717.807	102.796

Installment Simulation:

Brand of Vehicle	:	AION	Amount Finance	:	IDR 335.200.000
Type of Vehicle	:	Y Plus Exclusive (Electric)	Tenor	:	36 Months
Vehicle Price	:	IDR 419.000.000	Monthly Installment Payment	:	IDR 10.934.000
Down Payment	:	IDR 83.800.000			

Sample of Simulation of First Payment:

Total Down Payment	:	IDR 83.800.000	Total Cost	:	IDR 11.980.000
Insurance	:	IDR 19.272.320	1st Installment	:	IDR 10.934.000

Sample of Total Payment Simulation Paid by Customer

Unit Price	DP	Payment Amount	Installments Until Maturity	Costs	Total Amount Paid
IDR 419.000.000	IDR 83.800.000	IDR 335.200.000	IDR 393.510.603	IDR 31.252.320	IDR 508.562.923

Sample of Fines Simulation

- Monthly installment payment of the Customer A is IDR 10.934.000
- 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 10.934.000 = IDR 218,680.

Sample of Collateral Repossession Simulation

- Customer A has been proven to be in default and has an outstanding balance under the Purchase with Installment Payment 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 Purchase with Installment Payment 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
	6	Business Identification Number (NIB RBA)
	7	Deed of Establishment and Latest Corporate Management Information

	8	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)

PENAFIAN (PENTING UNTUK DIBACA): 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
Berizin dan diawasi oleh Otoritas Jasa Keuangan

Tanggal Cetak
19-08-2026