Shinhan INDO Finance		
	Nama Penerbit *Name of Issuer*	PT SHINHAN INDO FINANCE
	Nama Produk *Name of Product*	PRODUK PEMBIAYAAN KENDARAAN BERMOTOR/*MOTOR VEHICLE FINANCING PRODUCTS*
RINGKASAN INFORMASI PRODUK DAN/ATAU LAYANAN VERSI UMUM *SUMMARY OF PRODUCTS AND/OR SERVICES INFORMATION — GENERAL VERSION*	Jenis Produk *Type of Product*	PEMBIAYAAN INVESTASI DENGAN CARA SEWA PEMBIAYAAN/ *INVESTMENT FINANCING WITH FINANCE LEASE SCHEME*
	Mata Uang *Currency*	RUPIAH/*IDR*
	Deskripsi Produk *Product Description*	PEMBIAYAAN BARANG MODAL BESERTA JASA YANG DIPERLUKAN UNTUK AKTIVITAS USAHA/INVESTASI, REHABILITASI, MODERNISASI, EKSPANSI, ATAU RELOKASI USAHA. *FINANCING FOR CAPITAL GOODS AND SERVICES REQUIRED FOR BUSINESS/INVESTMENT ACTIVITIES, REHABILITATION, MODERNIZATION, EXPANSION, OR BUSINESS RELOCATION.*

FITUR UTAMA PEMBIAYAAN/*MAIN FEATURES OF FINANCING*					
Pembiayaan Pokok *Outstanding Principal*	:	Rp800.000.000,-	Uang Sewa Pembiayaan/Bulan *Monthly Installment Payment*	:	Rp26.309.000,-
Suku Bunga *Interest Rate*	:	12,00%	Kendaraan Yang Dibiayai *Financed Vehicle*	:	Hino Ranger Dump FG
Jangka Waktu Pembiayaan *Tenor*	:	36 Bulan	Asuransi dan Jenis Pertanggungan *Insurance and Types of Coverage*	:	Asuransi Umum 2,39%/Tahun *(All Risk)* *General Insurance 2,39%/Year (All Risk)*

<table>
<tr><th>MANFAAT/BENEFITS</th><th>RISIKO/RISK</th></tr>
<tr><td>
Dengan memperoleh fasilitas pembiayaan ini, Anda dapat memperoleh manfaat:
By obtaining this financing facility, you can utilize the following benefits:
1. Membantu Anda untuk memperoleh barang modal yang dapat digunakan untuk meningkatkan kapasitas dan produktifitas usaha.
Supporting you to acquire capital goods that can be used to increase your business's capacity and productivity.
2. Memberikan alternatif sumber pendanaan, Anda memiliki alternatif selain menggunakan dana sendiri atau fasilitas kredit bank untuk memperoleh barang modal.
Alternative Financing Sources. You have alternative financing options, other than using your own funds or bank credit facilities, to acquire capital goods.
3. Mendukung perolehan barang modal sesuai struktur transaksi yang disepakati, sehingga Anda tidak harus melakukan pembayaran pembelian secara sekaligus.
Supporting the acquisition of capital goods under the agreed transaction structure, allowing you to avoid making the full purchase payment upfront.
4. Mengalihkan secara substansial manfaat dan risiko atas barang modal dengan hak opsi beli pada jangka waktu tertentu.
Substantially transferring the benefits and risks associated with the capital goods, with a purchase option exercisable within a specified period.
</td><td>
1. Gagal bayar. Jika Anda mengalami keterlambatan pembayaran sewa atau terjadi tunggakan, maka akan menimbulkan kensekuensi denda/biaya sesuai perjanjian.
Payment default, any delay in lease payment or delinquency shall result in penalties and/or fees as stipulated in the agreement.
2. Kehilangan manfaat aset. Eksekusi agunan dilakukan dalam kondisi sebagai berikut:
Loss of the benefits of the asset. The collateral may be repossessed under the following conditions:
a) Anda lalai dalam melakukan pembayaran sewa sesuai dengan perjanjian;
You are in default of your obligation to make lease payments in accordance with the agreement;
b) Anda melakukan pengalihan/ penggadaian objek pembiayaan tanpa sepengetahuan Perusahaan.
You transfer or pledge the financed asset without the Company's prior knowledge and consent.
3. Potensi menimbulkan biaya-biaya sehubungan dengan proses eksekusi agunan.
The collateral repossession process may result in additional costs.
4. Risiko reputasi berupa tercatatnya riwayat Pembiayaan pada Sistem Layanan Informasi Keuangan (SLIK) ketika Anda menunggak pembayaran.
Reputational Risk due to your financing history being recorded in the Financial Services Information System (SLIK) if you become delinquent on your payments.
</td></tr>
</table>

<table>
<tr><th colspan="6">BIAYA/COSTS</th></tr>
<tr><td colspan="3">A. Biaya Pengajuan Pinjaman/Loan Application Fees</td><td colspan="3">B. Biaya yang timbul incidental/Incidental costs</td></tr>
<tr><td>Biaya Provisi/Komisi
Provision Fee</td><td>:</td><td>Rp2.000.000,-</td><td>Biaya Asuransi Agunan
Collateral Insurance Costs</td><td>:</td><td>Rp71.700.000,-</td></tr>
<tr><td>Biaya Administrasi
Administration Fee</td><td>:</td><td>Rp2.000.000,-</td><td>Biaya penagihan
Collection Fee</td><td>:</td><td>0,-</td></tr>
<tr><td>Biaya Materai
Stamp Cost</td><td>:</td><td>Rp0,-</td><td>Biaya Eksekusi Agunan
Collateral Repossession Costs</td><td>:</td><td>20% dari sisa kewajiban atau maksimal Rp50.000.000, -/per unit
20% of the outstanding obligations, subject to a maximum of IDR 50,000,000 per unit.</td></tr>
<tr><td>Biaya Pengikatan Agunan
Collateral Registration Fees</td><td>:</td><td>0,-</td><td>Denda
Fines</td><td>:</td><td>0,2%/per hari keterlambatan dari angsuran sewa
0.2% of the installment amount for each day of delay</td></tr>
<tr><td>Biaya survei
Appraisal Fee</td><td>:</td><td>0,-</td><td>Biaya Penalty atas Pelunasan Sebelum Jatuh Tempo
Early Termination Fee</td><td>:</td><td>3% dari sisa pokok hutang
3% of the outstanding principal amount</td></tr>
</table>

SIMULASI/*SIMULATION*

ADDM

Tenor	Pokok Hutang Sewa *Principal Amount of Lease Debt*	Besaran Uang Sewa/per bulan *Monthly Installment*	Pokok Sewa *Principal Amount*	Bunga *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

Contoh Simulasi Sewa Pembiayaan:

Sample of Finance Lease Simulation

Merek Kendaraan *Brand of Vehicle*	:	HINO	Nominal Pembiayaan *Amount Finance*	:	Rp800.000.000,-
Tipe Kendaraan *Type of Vehicle*	:	Ranger Dump FG	Jangka Waktu *Tenor*	:	36 Bulan
Harga Kendaraan *Vehicle Price*	:	Rp1.000.000.000,-	Besaran Uang Sewa/per bulan *Monthly Installment Payment*	:	Rp26.309.000,-
Jaminan Deposito *Security Deposit*	:	Rp200.000.000,-			

Contoh Simulasi Total Bayar Ke-1

Sample of First Payment Simulation

Total Jaminan Deposito *Total SD*	:	Rp200.000.000,-	Total Biaya	:	Rp10.000.000,-
Asuransi *Insurance*	:	Rp71.700.000,-	Angsuran Ke-1	:	Rp26.309.000,-

Contoh Simulasi Total Yang Dibayar Konsumen

Sample of Total Payment Simulation Paid by Customer

Harga Unit *Unit Price*	SD	Nominal Pembayaran *Payment Amount*	Angsuran sewa s.d Jatuh Tempo *Installments Until Maturity*	Biaya-Biaya *Costs*	Total Yang Dibayar *Total Amount Paid*
Rp1.000.000.000,-	Rp200.000.000,-	Rp800.000.000,-	Rp946.836.398,-	Rp108.009.000,-	Rp1.254.845.398,-

Contoh Simulasi Denda

Sample of Fines Simulation

- Besaran uang sewa pembiayaan Debitur A Rp26.309.000,-per bulan

  Monthly installment payment of the Customer A is IDR 26.309.000
- Debitur A mengalami keterlambatan pembayaran Uang Sewa Pembiayaan selama 10 hari, maka denda keterlambatan yang ditagihkan selama 10 hari adalah 10 X 0.2% X Rp 26.309.000,- = Rp526.180,-

  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.

Contoh Simulasi Eksekusi Agunan

Sample of Collateral Repossession Simulation

- Debitur A terbukti wanpestasi, memiliki sisa kewajiban berdasarkan Perjanjian *Finance Lease* sebesar Rp170.000.000,-

  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 telah beberapa kali memberikan surat peringatan maupun somasi, namun Debitur A terbukti sudah tidak memiliki kemampuan untuk melanjutkan Perjanjian *Finance Lease*.

  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 terpaksa melakukan penarikan Barang Modal. Adapun biaya yang akan dibebankan terkait penarikan sebagai berikut:

  PT Shinhan Indo Finance is compelled to repossess the capital goods. The costs incurred in connection with such repossession shall be as follows:

  Besaran biaya penarikan 20% X Rp170.000.000, - = Rp34.000.000, -

  The repossession fee is 20% X IDR170,000,000, - = IDR 34,000,000, -

PERSYARATAN DAN TATA CARA
REQUIREMENTS AND PROCEDURES

Anda harus Melengkapi Persyaratan *You Must Meet the Requirements*	
A	Badan Hukum *Corporate*

	1	Formulir Permohonan *Application Form*
	2	Fotokopi Rekening Koran 3 (tiga) bulan terakhir *Photocopy of the latest 3 (three) months Account Statement.*
	3	Fotokopi KTP/Passpor Direki dan Dewan Komisaris *Copies of the Directors' and Board of Commissioners' ID Cards or Passports*
	4	Fotokopi Nomor Pokok Pajak *Copy of Tax Principal Number*
	6	Nomor Induk Berusaha (NIB RBA) *Business Identification Number (NIB RBA)*
	7	Akta Pendirian dan Kepengurusan Terakhir *Deed of Establishment and Latest Corporate Management Information*
	8	Fotokopi Surat Keterangan Domisili Usaha (SKDU) *Copy of Business Domicile Certificate (SKDU)*
	8	Fotokopi Laporan Keuangan 2 (dua) tahun terakhir *Copy of the Financial Statements for the Last 2 (two) Years*
	9	Catatan Transaki atau Kontrak Kerjasama *Transaction Records or Cooperation Agreements*
	10	Dokumen lain (jika diperlukan) *Other documents (if necessary)*
B	Perorangan *Individual*	
	1	Formulir Permohonan *Application Form*
	2	Fotokopi identitas pemohon, pasangan, kartu identitas penjamin (KTP/KITAS/Paspor, dll.) *Copy of the applicant's and spouse's identification documents, as well as the guarantor's identification documents (KTP, KITAS, passport, etc.)*
	3	Kartu Keluarga, Akta Nikah / Cerai *Family Card, Marriage Certificate/ Divorce*
	4	Fotokopi pajak bumi dan bangunan atau tagihan air dan listrik *Copy of property tax bills or water and electricity bills*
	5	Fotokopi Rekening Koran 3 (tiga) bulan terakhir *Copy of the latest 3 (three) months Account Statement.*
	6	Fotokopi Nomor Pokok Pajak

		Copy of Tax Principal Number
	7	Fotokopi Slip Gaji (satu) bulan terakhir atau surat keterangan penghasilan (asli) *Copy of Salary Slip 1 (one) latest month or certificate of income (original)*

Anda dapat menyampaikan pertanyaan dan pengaduan Melalui:

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 dapat menolak permohonan Anda apabila tidak memenuhi persyaratan dan peraturan yang berlaku. *PT Shinhan Indo Finance reserves the right to reject your application if the applicable requirements and regulations are not met.* 2. Ringkasan Informasi Produk dan/atau Layanan bukan merupakan jaminan bahwa fasilitas pembiayaan akan disetujui. *The Product and/or Service Information Summary does not constitute any guarantee of approval of the financing facility.* 3. Anda harus membaca dengan teliti Ringkasan Informasi Produk dan/atau Layanan ini dan berhak bertanya kepada pegawai Perusahaan terkait dengan Ringkasan Informasi Produk dan/atau Layanan ini. *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 INDOFinance

PT Shinhan Indo Finance
Berizin dan diawasi oleh Otoritas Jasa Keuangan

Tanggal Cetak
19-08-2026