



**PRODUCT AND/OR SERVICE INFORMATION SUMMARY
GROUP LOAN (BINA GRUP)
PT. BINA ARTHA VENTURA**

Issuer Name : PT. BINA ARTHA VENTURA (BINA ARTHA)	Product Type : Financing in the form of providing funds to women using the traditional Grameen method.
Loan Product : Group Loan (Bina Grup)	Description : Unsecured financing for women using a group loan method, with installment payments made once every two weeks. The repayment period must be completed within a maximum of 72 installments. Loan applications range from IDR 3 million to IDR 20 million, with an effective interest rate of 2.4% flat per month.

BENEFITS OF THE PRODUCT	RISKS OF THE PRODUCT
1. To facilitate communities, particularly women, who still have strong solidarity among each other, allowing them to access group loans while upholding collective responsibility. 2. To help the community obtain loans through a process and required documents that are easy, fast, and transparent. 3. BINA ARTHA branch offices are strategically located throughout Indonesia, close to main roads and urban markets or in areas with active economic activity for micro businesses. 4. The group meetings are limited to a maximum of 20 minutes, allowing for closer cooperation and stronger bonds between group members. 5. Group meetings are held at one of the group members' locations, making them accessible to other members of the group.	1. If one member of the group experiences a delay in installment payments, the Responsibility Fund (UTJ) of each group member will be used to pay part or all of the overdue amount of the defaulting member in the group (joint liability). 2. The reputational risk includes the recording of the Financing History in the Financial Information Service System (SLIK) when the Partner defaults.

CUSTOMER REQUIREMENT DOCUMENTS

Document Name	Explanation	All facts, data, information, documents, and statements provided to BINA ARTHA are true, accurate, and complete in accordance with the actual circumstances. In the event of any discrepancies between the provided information and/or data and the actual situation, the Partner agrees to take full responsibility for any risks that may arise and will continue to fulfill their obligations under the Financing Agreement until completed or until the financing facility is fully settled.
Photocopy of ID Card (for the prospective PARTNER/Debtor), minimum 21 years old	Must be provided	
Photocopy of ID Card (for the spouse of the prospective PARTNER/Debtor)	Must be provided	
Photocopy of Family Card	Must be provided	
Having a business for a minimum of 2 (two) years	Must be provided	
Photocopy of Divorce Certificate / Spouse's Death Certificate	If any	
Certificate of Domicile if the address on the ID card is different from the residential address	If any	
Electricity Bill / Water Bill / Property Tax Bill (PBB)	If any	
Agreement / Contract Letter if the business location is leased	If any	

MAIN FEATURES OF FINANCING AND EXAMPLE OF CALCULATION SIMULATION

Credit Limit	Rp3,000,000.00	Rp4,000,000.00	Rp5,000,000.00
Administration and Provision Fee	Rp50,000.00	Rp60,000.00	Rp70,000.00
Responsibility Fund (Uang Tanggung Jawab)	Rp264,000.00	Rp352,000.00	Rp218,000.00
Net Amount Received	Rp2,686,000.00	Rp3,588,000.00	Rp4,490,000.00
Installment	Rp131,000.00	Rp175,000.00	Rp440,000.00
Loan Term	31 times	31 times	31 times
Payment Frequency	Bi-weekly	Bi-weekly	Bi-weekly
Interest Rate (flat/monthly) :	2,46%	2.47%	2,46%

ADDITIONAL INFORMATION

1. Method and Place of Installment Payment:

i. Installment payments are made in cash during the group meeting, as mutually agreed upon, as stated in the Joint Liability Agreement (F08B), and/or at another location designated and/or notified by PT. Bina Artha Ventura to the Partner.

2. Joint Liability Agreement and Responsibility Fund (Uang Tanggung Jawab/UTJ)

i. The Joint Liability Agreement is a contract signed by all group members as a basis for the agreement of all members regarding their mutual responsibility for the loans of the entire group.

ii. The Responsibility Fund (UTJ) is 8.8% of the working capital provided by BINA ARTHA, which will be directly deducted during disbursement. This UTJ will be refunded if you and all other group members have fully repaid the entire Working Capital Financing facility. If any group members still have outstanding payments in the group you belong to, you agree and authorize PT. Bina Artha Ventura to use the UTJ to pay all or part of the overdue amounts of the defaulting group members as stated in the Joint Liability Agreement (F08B), and you release BINA ARTHA from any claims that may arise from this action.

3. BINA ARTHA is required to provide a copy of the Financing Agreement to the Customer after the signing of the Financing Agreement.

4. Customer Complaint Service Procedure:

If there are any complaints or issues, the Customer can contact the following numbers:

- a. Phone : 0-800-1900-500 (Free)
- b. WA : 0818-0390-0500

DISCLAIMER (Important to Read)

1. You have read, received an explanation, and understood the financing product in accordance with the Product and Service Information Summary before agreeing to the financing.
2. This Product and Service Information Summary is not a part of the Financing Agreement.
3. You are required to carefully read, understand, and sign the Financing Agreement.
4. You must carefully read this Product and Service Information Summary before agreeing to the financing and have the right to ask BINA ARTHA staff about any matters related to this Product and Service Information Summary.

PT. BINA ARTHA VENTURA is registered and supervised by the Financial Services Authority (Otoritas Jasa Keuangan).

