

## Investment Link



Investment Link is an overdraft facility that is integrated with a current account with a guarantee of investment products owned by customers. Facility owner. can use the approved credit limit by debiting the checking account.

### Guarantee

Guarantee for Investment Link products in the form of mutual funds and government bonds.

### Enjoy the benefits of Investment Link

Providing liquidity facilities to the owner of the Investment Link facility.

- Loan amount up to 70% of the investment value
- Low application fee
- Competitive interest rate
- Available in IDR and USD currencies
- Flexible payment/can be paid anytime
- Can be used to pay insurance premiums
- Loan limit up to USD 1 Million

### Planned needs will not be missed



Renovasi rumah



Pendidikan anak



Ketersediaan dana

<sup>1</sup>The list of guarantees that can be pledged is updated periodically

### Loan Interest Rate

Customers will be charged a daily floating interest rate according to the amount of withdrawals made. The interest charged is the reference interest rate minus the price agreed with the customer.

Interest costs are calculated based on daily calculations of 365 days in a year.

Illustration:

Withdrawal Amount	Rp100,000,000
Reference Interest Rate	13.05%
Customer Pricing	-2.50%

#### Interest Rate

= Reference Interest Rate - Customer Pricing  
 = 13.05% - 2.5%  
 = 10.55%

#### Latest Reference Interest Rate

= Rp100,000,000 x (10,55%/365 days)  
 = Rp28,904

Customers will be charged Rp28,904 per day with the same withdrawal amount.

### Tariffs and Fees

Product Features	Investment Link
Application fee	IDR 500,000
Change limit fee	IDR 100,000
Annual fee	Free of charge
Cancellation fee	Free of charge
Tenor facility	1 year

### Document Requirements

Investment Link	Submission	Change Limit	Cancellation
Copy of ID (KTP) of applicant and spouse	✓	✓	✓
Copy of NPWP	✓	✓	-
Copy of Marriage Certificate	✓	✓	-
Copy of pre-nupt agreement (if any)	✓	✓	-
Investment Link Form	✓	✓	✓
Current Account Form	✓	-	-
Investment Link Checklist	✓	✓	-
Investment Link Loan Documents	✓	✓	-
Obtain approval from executive based on Credit Limit	✓	✓	✓

To register, please contact your Relationship Manager.



#### Find out more

Call us on

**Premier:** 1500 700  
or (6221) 2551 4722

**Non-Premier:** 1500 808  
or (6221) 2552 6603

Operational hours: 08.00 - 17.00 Western Indonesia Time  
Every Monday to Friday (except holiday)