

CREDITOR POLICY AND SUPPLIERS OR VENDORS POLICY

PT Trimegah Sekuritas Indonesia Tbk ("the Company") strives to always fulfill the rights of the creditors as stipulated in the contract in order to maintain trust from the creditor.

In the event that the Company entered into a loan agreement with creditors, the Company has the rights and obligations are as follows:

1. The Company's rights:
 - a. Obtaining loans as agreed with the creditor;
 - b. Obtaining data/information related to the record of the realization of the credit facility and the repayment of liabilities made by the Company;
 - c. Obtaining services from creditors as mentioned in the contract;
 - d. Proposing an objection calculation of interest on loans and provisions for creditors in the event of a discrepancy between the creditors and the Company's calculation;
 - e. Recovering the original documents used as loan collateral.
2. The Company's obligations:
 - a. Paying the principal, interest and/or provision to creditors on time;
 - b. Providing information transparently, accurately, and timely, both at the time of loan request and usage;
 - c. Maintaining the financial ratios as agreed with creditors;
 - d. Submitting the audited financial statements no later than three (3) months after the end of the financial year;
 - e. Notifying the creditors in the case of change of management composition and/or majority shareholders of the Company;
 - f. Notifying the creditors related to distribution of dividends to the shareholders of the Company;
 - g. Submitting copies of the deed of amendment of the Company's Articles of Association in any changes;
 - h. Preparing for the review of loan drawdown on the basis of standards on target, on time and on appropriateness.

The Company has and implements Policy of Product and Service Procurement Process and selection process set out in the Standard Operating Procedure (SOP). The vendor selection includes: assessment on the capability, financials, company's legality, quality of goods/services produced, the accuracy of delivery process and vendor's track record.

However, in the procurement for specific goods and services, and urgent, the Company can apply the mechanism of direct appointment method.