

**Document Prior to Execution of Contract of Foreign Currency Fixed Deposits**  
**(and Document for Foreign Currency Deposits, etc)**

(This is a document prior to execution of contract of foreign currency fixed deposit and document for foreign currency deposits, etc.

ordered by law.)

PT. Bank Negara Indonesia (Persero) Tbk, Tokyo Branch

Address: 3-1-1, Marunouchi, Chiyoda-ku, Tokyo

**Please read this document carefully.**

(As of January 1, 2015)

**Key points regarding foreign currency fixed deposit**

- 1. Though there is no risk of loss of principal in deposited foreign currency, the exchange rate to be used for currency conversion may fluctuate, and that may cause an exchange loss. Therefore, the value of Yen you will receive including interest may be smaller than the amount of Yen you initially deposited, if the deposit currency has depreciated against Yen.**
- 2. TTS rate (the rate at which Yen is converted to another currency) and TTB rate (the rate at which a foreign currency is converted to Yen) are applied respectively when Yen is converted to another currency (making deposit) and when a foreign currency is converted to Yen (making withdrawal). TTS rate is determined as follows: the middle rate (the standard rate for foreign currency transactions between a bank and a customer, which fluctuate according to foreign exchange rate move) plus foreign exchange commission. TTB rate is determined as follows: the middle rate minus foreign exchange commission. Foreign exchange commission is one yen for conversion to or from one US dollar.**
- 3. As a result, the loss of principal and interest may occur when the Yen does not fall against the foreign currency by a margin that exceeds the foreign exchange commission, not only if the Yen has appreciated against the deposit currency.**
- 4. When you deposit / withdraw in the foreign currency cash, handling charge (two yen per one US dollar) will be applied.**
- 5. Penalties are charged for early withdrawals of the deposit (Please see the following section on early withdrawal for more details.). Therefore, the amount of the deposit after deduction of penalties may be smaller than the amount of the initial deposit.**
  - \* We accept foreign currency deposits only in UD Dollar.**
  - \* Commission is subject to change without notice any time.**

《Product Outline》

Product Name	<b>Foreign Currency Fixed Deposit</b>
Brief Description of Product	<p>Deposit which is to be deposited in foreign currency. The interest rate is determined by deposit currency, term, etc. and interest is paid in deposited foreign currency. In principle, early withdrawal of this deposit is not permitted.</p> <p>Depositing / Withdrawal is to be made from / to foreign currency in principle. Starting the deposit from Yen or Withdrawal in Yen is also accepted. Foreign Exchange Commission is charged for depositing / withdrawal in Yen (please refer the aforementioned Foreign Exchange Commission Table).</p>
Deposit Insurance	Foreign currency deposits are not covered by any deposit insurance.
Available to	Individual customers and corporate customers
Term	<ul style="list-style-type: none"> <li>● 1, 3, 6 and 12 months</li> <li>● Automatic renewal type (both principal and interest renewal type / principle renewal and interest receivable type) and automatic withdrawal type are available.</li> </ul>
Making Deposits <ol style="list-style-type: none"> <li>1. Availability</li> <li>2. Deposit Amount</li> <li>3. Unit of Deposit</li> <li>4. Applicable Currency</li> </ol>	<p>Amount for one fixed deposit should be deposited by lump sum.</p> <p>A minimum of US\$1,000.00</p> <p>The second decimal place of one unit of the deposited foreign currency</p> <p>USD</p>
Withdrawals	The principal and interest shall be paid together at maturity.
Interest <ol style="list-style-type: none"> <li>1. Applicable Rates</li> <li>2. Payment Method</li> <li>3. Calculation Method</li> </ol>	<p>The applicable rate shall be the rate on offer for the Foreign Currency Fixed Deposit term that applies from the date of deposit. In the case of automatic renewal, the interest rate for the same Foreign Currency Fixed Deposit term on offer on the maturity date shall apply.</p> <p>For latest rates, please inquire at our branches.</p> <p>Interest is paid in a lump sum at maturity.</p> <p>Interest shall be calculated in units of the second decimal place of the deposited foreign currency, for the actual number of days deposited based on 360 days a year.</p>
Tax on interest and exchange rate gains/losses	For non-residence, the taxation varies depending on the double taxation treaty or other conventions. Therefore, please consult with a chartered accountant or tax accountant for detailed enquiries on tax in accordance with the necessity.
Commission	Amount, limit or calculation method of commission, etc. cannot be shown in advance, since commission is vary depending on a means of depositing / withdrawal, or a foreign currency. For more details, please see the following Commission Table for Depositing and Withdrawal of Foreign Currency Deposits.
Special Contractual Additions	Not applicable

Early Withdrawal	Withdrawals are not permitted before expiry of the term, including after the renewal of the deposits in case they are automatically renewable. In case the Bank accepts the request of early withdrawal considering that the reason is unavoidable, the interest rate applied is that of the foreign currency ordinary deposit of the same currency on the day of early withdrawal for the period from the date of depositing to the date of the early withdrawal.
Contact Number	Please inquire at our branches.
Designated dispute resolution institution of financial ADR	The Japanese Bankers Association (JBA) 0570-017109 or 03-52523772
Related Approved Investor Protection Association	None

#### Commission and Rates Concerning Foreign Currency Deposits (Deposits and Withdrawal)

	Type of transaction	Commission and interest rates <sup>1</sup>
Deposit	Deposit using cash (yen) Transfer from yen deposits	TTS <sup>2</sup> rates, which include exchange commission, are applied when converting yen into foreign currencies (depositing). (¥1 per US\$1.00)
	Deposit using cash (foreign currency)	¥2 per US\$1.00.
	Transfer from foreign currency deposit of the client	No fee is charged for transfers between accounts of the same holder.
	Foreign currency remitted	Fees for remittance/receipt of foreign currencies (1/20% of the value to be deposited or minimum charge of US\$10.00).
Withdrawal	Withdrawal in cash (yen) Transfer to a yen deposit	TTB <sup>3</sup> rates, which include exchange commission, are applied when converting foreign currencies into yen (withdrawal). (¥1 per US\$1.00.)
	Withdrawal in cash (foreign currency)	Foreign exchange commission of ¥2 per US\$1.00.
	Transfer to a foreign currency deposit owned by the client	No fees are collected for transfers between accounts owned by the same holder.
	Overseas remittance in foreign currency	1. Remittance fee of ¥2,000 for the remittance amount up to ¥50,000 or the equivalent or ¥3,500 for the remittance amount exceeding ¥50,000 .

		<p>2. Fees for remittance/receipt of foreign currencies (1/20% of the value to be remitted or minimum charge of US\$10.00).</p> <p>3. Correspondent banks' charges ¥1,800 may be requested depending on the means of remittance.</p>
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- Notes:
1. No consumption tax will be added to the above commission.
  2. "TTS" stands for Telegraphic Transfer Selling Rate. TTS rates are used when converting yen into foreign currencies.
  3. "TTB" stands for Telegraphic Transfer Buying. TTB rates are used when converting foreign currencies into yen.

## Application Form and Document at Time of Execution of Contract of Foreign Currency Fixed Deposits

PT. Bank Negara Indonesia (Persero) Tbk, Tokyo Branch

Date of Application	Day      Month      Year	Seal / Signature	Amount of Deposit (Currency / Amount)	
Current Address	〒		<input type="checkbox"/> USD	Foreign Currency:
	Tel:			¥      yen equivalent
Name of Account Holder	(Date of Birth :                                    )			

Term	Instruction at Maturity	Starting Date	Maturity Date
<input type="checkbox"/> 1 month	<input type="checkbox"/> Renewal of principal and interest	Day      Month      Year	Day      Month      Year
<input type="checkbox"/> 3 months	<input type="checkbox"/> Interest receivable (yen deposit)		
<input type="checkbox"/> 6 months	<input type="checkbox"/> Interest receivable (foreign currency deposit)		
<input type="checkbox"/> 12 months	<input type="checkbox"/> Automatic withdrawal (yen deposit) <input type="checkbox"/> Automatic withdrawal (foreign currency deposit)		

I hereby agree with the contents of "Document Prior to Execution of Contract of Foreign Currency Fixed Deposits (and Document for Foreign Currency Deposits, etc.)" and followings. (Please check the box if you agree)

«Foreign Currency Time Deposit: Product Outline»

January 1<sup>st</sup>, 2015

<b>Risk / Loss</b>	<p><b>Though there is no risk of loss of principal in deposited foreign currency, the exchange rate to be used for currency conversion may fluctuate, and that may cause an exchange loss. Therefore, the value of Yen you will receive including interest may be smaller than the amount of Yen you initially deposited, if the deposit currency has depreciated against Yen.</b></p>
	<p><b>TTS rate (the rate at which Yen is converted to another currency) and TTB rate (the rate at which a foreign currency is converted to Yen) are applied respectively when Yen is converted to another currency (making deposit) and when a foreign currency is converted to Yen (making withdrawal). TTS rate is determined as follows: the middle rate (the standard rate for foreign currency transactions between a bank and a customer, which</b></p>

<p><b>Commission</b></p>	<p><b>fluctuate according to foreign exchange rate move) plus foreign exchange commission. TTB rate is determined as follows: the middle rate minus foreign exchange commission. Foreign exchange commission is one yen for conversion to or from one US dollar.</b></p> <p><b>As a result, the loss of principal and interest may occur when the Yen does not fall against the foreign currency by a margin that exceeds the foreign exchange commission, not only if the Yen has appreciated against the deposit currency.</b></p> <p><b>When you deposit / withdraw in the foreign currency cash, handling charge (two yen per one US dollar) will be applied.</b></p> <p>Amount, limit or calculation method of commission, etc. cannot be shown in advance, since commission is vary depending on a means of depositing / withdrawal, or a foreign currency. For more details, please see the following Commission Table for Depositing and Withdrawal of Foreign Currency Deposits.</p> <p><b>Penalties are charged for early withdrawals of the deposit (Please see the following section on early withdrawal for more details.). Therefore, the amount of the deposit after deduction of penalties may be smaller than the amount of the initial deposit.</b></p> <p><b>* We accept foreign currency deposits only in UD Dollar.</b></p> <p><b>* Commission is subject to change without notice any time.</b></p>
<p>Deposit Insurance</p>	<p>Foreign currency deposits are not covered by any deposit insurance.</p>
<p>Withdrawals</p>	<p>The principal and interest shall be paid together at maturity.</p>
<p>Interest</p> <ol style="list-style-type: none"> <li>1. Applicable Rates</li> <li>2. Payment Method</li> <li>3. Calculation Method</li> </ol>	<p>The applicable rate shall be the rate on offer for the Foreign Currency Time Deposit term that applies from the date of deposit. In the case of automatic renewal, the interest rate for the same Foreign Currency Time Deposit term on offer on the maturity date shall apply.</p> <p>For latest rates, please inquire at our branches.</p> <p>Interest is paid in a lump sum at maturity.</p> <p>Interest shall be calculated in units of the second decimal place of the deposited foreign currency, for the actual number of days deposited based on 360 days a year.</p>

Early Withdrawals	Withdrawals are not permitted before expiry of the term, including after the renewal of the deposits in case they are automatically renewable. In case the Bank accepts the request of early withdrawal considering that the reason is unavoidable, the interest rate applied is that of the foreign currency ordinary deposit of the same currency on the day of early withdrawal for the period from the date of depositing to the date of the early withdrawal.
Tax on Interest and Exchange Rate Gains/ Losses	For non-residence, the taxation varies depending on the double taxation treaty or other conventions. Therefore, please consult with a chartered accountant or tax accountant for detailed enquiries on tax in accordance with the necessity.
Contact Number	Please inquire at our branch.

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