



CITATAH

**THE FULFILLMENT OF CREDITORS' RIGHTS POLICY
PT CITATAH TBK (the "COMPANY")**

A. INTRODUCTION

The Company commits to protecting the rights of creditors by implementing obligations under the agreement and conveying information that must be disclosed according to the applicable laws and regulations. To maintain that commitment and the creditors' trust to the Company thus the Company has a Policy of Fulfillment of Creditors' Rights (the "**Policy**").

B. DEFINITION

1. Creditors

A legal entity that provides Loans to the Company for a specified period under certain terms and conditions.

2. Loans

The provision of funds or equivalent under a loan agreement between the Creditors and the Company that requires the Company to make repayment within a specified period, including interest.

C. THE IMPLEMENTATION OF CREDITORS' RIGHTS

After the Company entered into a loan agreement with any Creditors, the Company has the following rights and obligations:

1. The Company's rights are:

- a. Receive Loans under a legitimate contract with the principle of fairness.
- b. Obtain data/information from the Creditors relating to the realization of the credit facilities utilization and liability payments made by the Company.
- c. To file an objection concerning the calculation of interest, provision or penalty to the Creditors when there is a mismatch between Creditors and the Company.
- d. Retrieve original documents which given as collateral or guarantees of the Loans.

2. The Company's obligations are:

- a. Select the Creditors based on the aspect of credibility.
- b. Ensure the timely payment of the principal debt, interest, and provision.
- c. Deliver financial report and information to the Creditors in an appropriate, transparent, accurate, and reliable manner to enhance the Creditor's trust.
- d. Maintain financial ratio under the agreement with the Creditors.
- e. Use the Loan facility following the designated use as agreed.
- f. Ensure the fulfillment of all the terms of the agreement with the Creditors.

- g. Submit a copy of the amendment of the Company's Articles of Association and the relevant licenses of the Company to the Creditors.
- h. Notify the Creditors on the distribution of dividends to the Shareholders of the Company (if required).
- i. Provide access to the Creditors to examine the Company's business and financial activities, as well as the review of the place of business.
- j. Provide written information regarding the GMS concerning the alteration of the Company's Articles of Association, the Shareholders composition, and/or the structure of the Board of Commissioners and/or the Board of Directors of the Company.
- k. Not act as debt guarantor or pledge the Company's assets to other parties, except obtained the Creditor's approval (if required).

D. CLOSING

This Policy may be updated if considered necessary by taking into account the provisions of applicable laws and regulations in Indonesia.

This Policy came into force on 2 October 2017.

Under the Article 4 paragraph (3) of the Financial Services Authority Regulation No. 8/POJK.04.2015 on Web Site of Issuers or Public Companies, in the event there is any difference of interpretation between Indonesia language and foreign language in the disclosed information thus Indonesia language shall prevail.