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To Our Valued Customer

Jakarta, January 2020

PT Bank Resona Perdania ANNOUNCEMENT

No. 002/PGM/BRP/PFD/I/2020

In relation with the issuance of Bank Indonesia Regulation (PBI) No. 21/14/PBI/2019 dated November 28, 2019 and Regulation of Member of Board of Governors No. 21/26/PADG/2019 dated December 23, 2019 about Foreign Exchange Export (DHE) and Foreign Exchange Import Payment (DPI), herewith we inform regarding above provision, among others:

I. Definition

- 1. TT (*Telegraphic Transfer*) is a type of fund transfer through Bank by using electronic method base on payment instruction from the fund owner.
- 2. Non-TT transaction among other things is *Letter of Credit* (L/C) transaction, *documentary collection* and/or *overbooking*.
- 3. Message FTMS (Message Financial Transaction Messaging System) is a collection data in structured format which sent or received by user or application; message FTMS among other things is a message through SWIFT system (Society of Worldwide Interbank Financial Telecommunication).
- 4. DHE is a foreign exchange resulted from export activity.
- 5. DHE Natural Resource (DHE SDA) is DHE proceeds from the business, management and/or processing of natural resource which includes mining, plantation, forestry and fishery as mentioned in Government Regulation about DHE proceeds from the business, management and/or processing of natural resources.
- 6. DHE Non-SDA is DHE proceeds from the business aside from the business, management and/or processing of natural resources which includes mining, plantation, forestry and fishery.
- 7. Export Information is an export billing information among others purpose code, invoice number and invoice amount.
- 8. DPI is a foreign exchange used for paying import.
- 9. Import Information in DPI paid through TT transaction is an import billing information among others purpose code, invoice number and invoice amount.
- 10. Import Information in DPI paid through Non-TT transaction is an import billing information among others number of *Letter of Credit* (L/C), maturity of L/C and invoice number.
- II. Customer's Obligation (Exporter) relates with DHE Reception Regulated in Article 2 until Article 7
- III. Customer's Obligation (Exporter) relates with DHE Reporting Regulated in Article 9 until Article 15
 - 1. In terms of DHE received through TT transaction, Customer has to submit export information to buyer to be input in Message FTMS by bank overseas; format of export information is available on http://www.perdania.co.id/media/45618/purpose-code-and-format-swift.pdf
 - 2. In terms of DHE received through Non-TT transaction, Customer has to submit export information to the Bank to be continued to Bank Indonesia.
 - Especially for clean bill transaction relates with export, Customer has to enclose export information (photocopy of PEB and invoice) at the time of submission bank cheque to the Bank.

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- IV. Customer's Obligation (Exporter) SDA Regulated in Article 18 until Article 25
- V. Customer's Obligation (Importer)
 Regulated in Article 33 until Article 41

VI. Bank's Obligation

- 1. Bank has to ensure Customer who opens special account DHE SDA is indeed Exporter.
- 2. Bank has to ensure the fund placed in deposit DHE SDA comes from DHE SDA.
- 3. Bank has to ensure incoming fund transfer in special account DHE SDA only comes from specified source.
- 4. Bank can only accept fund transfer instruction for specified outgoing fund transfer as long as it is completed with underlying document.
- 5. Bank has to continue the information to Bank Indonesia regarding the submission of underlying document for outgoing fund transfer as mentioned in number 4.
- 6. Underlying document as mentioned in number 4 must be received prior to the settlement of transaction.

VII. Bank's Obligation against DHE

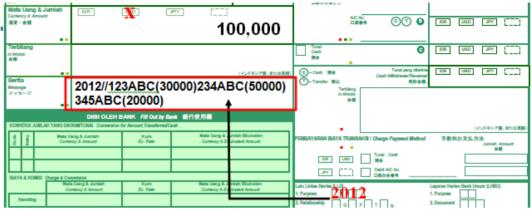
- Bank can only credit DHE reception into Exporter's account if Message FTMS for all DHE reception through TT transaction has been completed with specified export information; if export information is not provided, then the Bank will:
 - Hold Customer's fund for 5 business days since DHE reception;
 - Send message in a form of MT195 to Sending Bank to complete the specified information;
 - Borne charge amount of eqv. USD 12.5 to Customer for each message sending in a form of MT195;
 - Return the fund to Sending Bank if after 5 business days, Bank has not received the specified export information yet;
 - Borne charge amount of eqv. USD 20 for returning the fund to Sending Bank which deducted from the returned fund;
- Bank has to submit Report of Non-TT Transaction which completed with export information online to Bank Indonesia.

VIII. Bank's Obligation against DPI

1. Bank can only accept DPI fund transfer and send *Message FMTS* for outgoing DPI through TT transaction if the fund transfer instruction has been completed with specified import information; format of import information in message column is available on http://www.perdania.co.id/media/45618/purpose-code-and-format-swift.pdf

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Example of fund transfer instruction which has been completed with specified import information:



If the specified import information exceeds the available field in MT103, then the Bank will:

- Send message in a form of MT199 to Sending Bank to input the continued specified import information;
- Borne charge amount of eqv. USD 12.5 to Customer for each message sending in a form of MT199;
- 2. Bank has to submit Report of Non-TT Transaction which completed with import information online to Bank Indonesia.

IX. Sanction

- For Exporter Non-SDA
 Regulated in Article 56 until Article 58
- 2. For Exporter SDA Regulated in Article 60
- 3. For Importer Regulated in Article 61 until Article 62
- 4. For Bank Regulated in Article 64 until Article 65

If you need further information, please contact Bank, attn. Remittance Section (TT transaction) and Export Import Section (Non-TT transaction).

The regulation mentioned above can be downloaded on Bank Indonesia's web: www.bi.go.id

Kind Regards, PT Bank Resona Perdania