

PROTECTION OF CREDITUR RIGHTS

The Company protects Creditor's rights including:

- a. Right to get payment of principal debt and interest in exact amount and on time.
- b. The right to obtain statements or information in the form of financial statements (balance sheet and income statement) of the last fiscal year, as well as interim financial statements for the current financial year, which are submitted to the Creditor in a complete and prepared form based on accounting principles and practices generally accepted in Indonesia.
- c. The right to obtain the credit collectability status of the Company to other creditor (if any) according to the examination of Bank Indonesia (BI Checking).
- d. The right to obtain notice (insofar as there is a debt to the Company against the creditor) in respect of any alteration or information in respect of any breach of contract, an amendment to the consent and / or permission of the debtor, compliance actions and or changes which have a material adverse effect.
- e. The right to obtain the security and waiver of the Creditor and its affiliates from any legal action, due to legal action, claims, damages and costs arising in connection therewith, in respect of:
 - i. inaccuracy of the statement and guarantee of the debtor stated in the Credit Agreement.
 - ii. violation of any pledge or obligation of the Company as set forth in the Credit Agreement or any other documents relating thereto.
- f. The right to book proof of any amount owed to the Company, pursuant to a final and binding Credit Agreement.
- g. The right to reject first, namely the right of refusal of the Creditor in respect of the following actions:
 - i. any plan in the future that will come from the debtor to hold any hedging transaction in respect of the facilities in the agreement
 - ii. any future plans of the debtor to refinance the facilities under way prior to the due date.
- h. Right to equate, ie the right of the Creditor to bid with the same amount of funds or fees and terms with Other Creditor (third party)
- i. Transfer rights over an insurance claim, ie the Company may transfer all rights, title and interest arising from or in connection with the Insurance Claim to the Creditor as collateral for the Company's payment and settlement of the Company's liability.