



Fulfillment of Creditors' Rights Policy

PT Prodia Widyahusada Tbk

Rev: 00

November 2017

Policy for Fulfillment of Creditors' Rights

PT Prodia Widyahusada Tbk ("the Company") always considers the interests of its creditors to maintain their trust and ensure the long-term growth prospects of the Company. The Company has a policy for fulfilling creditors' rights, which aims to ensure that the rights of creditors are met and to maintain the trust given by the creditors to the Company.

Broadly, the principles of the creditor rights fulfillment policy implemented by the Company are as follows:

1. The Company selects creditors based on accountable credibility aspects.
2. The Company accepts loans bound by valid agreements with clauses that prioritize the principle of fairness.
3. The Company consistently ensures that principal debt, interest, and loan principal payments are made on time.
4. The Company ensures the timely, transparent, accurate, and reliable delivery of financial reports to creditors.
5. The Company maintains financial ratios as agreed upon with creditors.
6. The Company uses loans for the intended purpose agreed upon by the borrower.
7. The Company ensures that all terms in the agreement with creditors are fulfilled.
8. The Company provides transparent, accurate, open, and timely information about the use of funds to enhance creditor trust.
9. The Company provides creditors with copies of the amended Articles of Association.
10. The Company informs creditors about the distribution of dividends to the Company's Shareholders.
11. The Company informs creditors of any changes in the management structure and/or shareholders of the Company.
12. The Company prioritizes the settlement of all obligations arising from the realization of loans used above the settlement of loans to subsidiaries.
13. The Company does not bind itself as a guarantor of debt or pledge the Company's assets to others, except with the permission of the creditor.

In maintaining relationships with creditors, Insan Prodia are required to:

1. Provide complete and accurate information to creditors regarding the collaborations that occur, upholding transparency and clarity and avoiding ambiguous content.
2. Collaborate with selected creditors based on considerations of credibility and accountability for the benefit and business development.
3. Conduct risk and benefit analyses before entering into a collaboration agreement.
4. Uphold and prioritize the interests of the company.
5. Commit to fulfilling the rights of creditors as agreed upon, including the payment of interest, principal repayment, and other creditor rights as stipulated in the agreed-upon agreements between the Company and the Creditors, as well as relevant laws and regulations.

**Note:*

- a) **Creditors** are legal entities or businesses that provide or make funds available to the Company for a specific period according to the agreed terms and conditions.
- b) **Loans** refer to the provision of funds or money or claims that can be equated with it based on the agreement or lending agreement between the Creditor and the Company, which obliges the Company to repay its debt after a certain period, including interest or returns.
