



Loan Policy for the Board of Directors and Board of Commissioners

PT Prodia Widyahusada Tbk

BACKGROUND

As a public company, PT Prodia Widyahusada Tbk ("Company") realizes the importance of openness and maintaining good governance, thus the following background is the basis for creating this policy.

1. The Company needs to ensure that all Company resources are directed towards the interests and sustainability of the Company, including funds and human resources.
2. Companies need to ensure that Company resources are free from misuse by individuals who could pose a risk to the Company.
3. The Board of Directors is the highest decision maker in the Company so there may be a possibility of making decisions that are not in accordance with good corporate governance.
4. For this reason, a policy is needed for the use of funds that are not intended for the Company's interests, which could be detrimental to the Company or even pose a risk to the Company's financial condition.

POLICY OBJECTIVES

Ensure that Company funds are not used for anyone's personal interests, including the Company's top management, in this case the Company's Directors and Board of Commissioners.

DEFINITION OF MONEY/FUND LORNING

1. What is meant by borrowing money/funds by the Directors and the Board of Commissioners is the borrowing of a certain amount of money/funds of a long-term and material nature carried out either jointly or individually by the Directors and/or the Board of Commissioners for personal interests.
2. Money/Fund limits referred to in this Policy are loans of money/funds whose amount exceeds the Money/Funds that can be withdrawn from petty cash and/or the loan term is more than 1 (one) month.
3. Money/Funds whose amounts fall into the petty cash category and/or do not have a term of more than one month, are not categorized as Borrowing Money/Funds based on this Policy.

POLICY

The Company does not lend Company money to the Directors or Board of Commissioners of the Company, their families and other affiliated parties, either jointly or individually.