

Dear Mr. Ali,

It is our pleasure to extend the following offer of employment to you on behalf of PT. Dwi Cermat Indonesia (Cermati). This offer is contingent upon our receipt of your curriculum vitae, recruitment process with us, and any other contingencies you may wish to state.

**Title** : **Data Engineer Intern**

**Line of Reporting** : The position will report to **Digital Marketing Manager**

**Job Description** : to be advised, attached with contract

**Salary** : Will be paid at the end of the month, every month, of :

<b>Base Salary</b>	<b>IDR 4,200,000,-</b>
<b>Food Allowance</b>	<b>IDR 100,000,-</b>
<b>Transportation Allowance</b>	<b>IDR 100,000,-</b>
<b>Telecommunication Allowance</b>	<b>IDR 100,000,-</b>

**Total Salary** : **IDR 4,500,000,- (gross)**

**Vacation and Personal Emergency Time Off:** Vacation is accrued at 1 day per month, which is equivalent to two weeks on an annual basis, which can be taken after 6 months of work. Personal days are generally accrued per company policy.

**Contract Condition** : **Internship**

**Start Date** : **22 Mei 2017**

**Address** : Ruko Garden Shopping Arcade Blok B no 9 B/L.  
Jl. Letjen S Parman kav 28.  
Jakarta Barat 11470

**Confidentiality of Offer Terms:** You agree to not disclose, either directly or indirectly, any information regarding the terms of your offer or your compensation to any person, including other employees of the company (Cermati), except that you may discuss such terms with members of your immediate family and your legal, tax or accounting advisors.

**No Conflicting Obligations** : You warrant to the company (Cermati) that your employment with the company, if you accept this offer, is not and will not be in violation of any obligation to a current or previous employer, or any entity with whom you have had a relationship as an independent contractor, employee or consultant, including any obligation contained in a noncompetition, non-solicitation, invention assignment, confidentiality or similar agreement. Agree that during the period of your employment with the company, you will not violate any such agreement or obligation to

**PT. Dwi Cermat Indonesia**

Grand Slipi Tower, Lantai 42G-42H  
Jl Letnan Jendral S. Parman Kav 22 - 24  
Jakarta 11480 – Indonesia

a previous employer. Further represent and warrant that have not violated any such agreement or obligation during the course of discussions with the company to date.

**Non-Compete :** You agree to protect the Confidential Information while you are employed by Cermati and for a year thereafter. You shall not plan to acquire any financial interest in, or perform services for (as an employee, consultant, officer, director, independent contractor, principal, agent or otherwise) any business that would require you to use or disclose any Confidential Information; or perform services (as an employee, consultant, officer, director, independent contractor, principal, agent, or otherwise) that are similar to your current duties or responsibilities for any person or entity that, during the term of this Agreement, engages in any business activity in which Cermati is then engaged or proposes to be engaged and that conducts its business in the territory of Financial Portal, Credit Bureau and Credit Monitoring.

**Intellectual Property :** You agree that you will not, except authorized by Cermati, at any time during or after your employment directly or indirectly disclose to any other person or entity any proprietary technical or non-technical information of Cermati which has come into your possession in the course of your employment with Cermati; nor shall you use any such proprietary information for your personal use or advantage or make it available to others. Proprietary technical information includes existing and contemplated information such as: drawings, computer software, patents, compositions, formulas, products, methods, systems, designs, specifications, code, testing or evaluations, procedures, machines, manufacturing procedures, production techniques, research and development activities, inventions, discoveries and improvements. Non-technical information includes existing and contemplated business, marketing and financial information such as, for example, business plans and methods, marketing information, cost estimates, forecasts, financial data, bid and proposal information, customer identification and sources of supply. All information, both technical and non-technical, regarding Cermati business in whatever form is presumed to be proprietary and confidential until it becomes public information lawfully and without breach of confidential obligation.

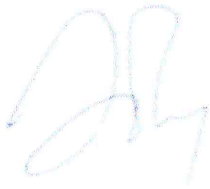
**Assignment of Rights in Intellectual Property:** You agree to assign to Cermati all right, title, and interest in and to any and all inventions, original works of authorship, developments, concepts, improvements, designs, drawings, discoveries, algorithms, formulas, computer code, ideas, trademarks, or trade secrets, whether or not patentable or registrable under patent, copyright or similar laws, related to the Cermati's business, which you may solely or jointly conceive or develop or reduce to practice, or cause to be conceived or developed or reduced to practice, with the use of Cermati's equipment, supplies, facilities, assets, or Company Confidential Information, or which may arise out of any research or other activity conducted under the direction of Cermati.

You acknowledge that this offer letter, (along with the final form of any referenced documents such as the job description), represents the entire agreement between you and Cermati and that no verbal or written agreements, promises or representations that are not specifically stated in this offer, are or will be binding upon Cermati.

If you are in agreement with the above outline, please sign below. This offer is in effect for five business days.

Signed for on behalf of:

PT. Dwi Cermat Indonesia (Cermati)

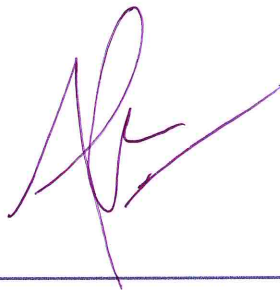


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Name/Position: Andhy Koesnandar / CEO

Date : 11 April 2017

I hereby accept and agree to be bound by the terms and condition of the offer letter set out above.



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Name: Ali Albar

Date : 17 April 2017