

**PRIVATE AND CONFIDENTIAL**

21 November 2017

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Dear Sir / Madams

We are pleased to inform you that the Bank has made available for your utilisation secured standby credit facilities (the "Facility") as referred to in the Bank's Standard Terms and Conditions. We shall refer to this letter as the "Facility Letter".

The Facility is made available subject to the following terms and conditions:

**Type of Facility:**

- (a) Multi-Currency Revolving Credit Facility ("Revolving Facility");
- (b) Investment Trading Line ("ITL Facility") (for trading in derivative/structured products).

Any utilisation hereunder and these terms and conditions are at the Bank's discretion and are subject to the Bank's periodic review and to the overriding right of the Bank (whether upon a review or otherwise) without prior notice to the Customer and in its sole discretion to (I) immediately terminate, cancel and/or withdraw the Facility in whole or part; (II) immediately cancel and withdraw any undrawn portion of the Facility or the entire Facility if no part of it is drawn and (III) demand immediate repayment of and/or full cash or other collateral for all or any part of the Indebtedness at any time.

**Facility amount:**

- (a) Revolving Facility: Up to a maximum of United States Dollars Eight Million (USD8,000,000) or its equivalent in other currencies acceptable to the Bank;
- (b) ITL Facility: United States Dollars Two Million (USD2,000,000) or its equivalent in other currencies acceptable to the Bank on a risk-weighted basis.

The aggregate amount of utilisation at any time under the ITL Facility will be calculated by the Bank on a risk-weighted basis using the Bank's standard risk-weighting algorithms. These will use differing weightings for the relevant products in and/or currencies at the sole and absolute discretion of the Bank.

The Bank reserves the right to allocate or reallocate the facility amount amongst the Facility at any time and at the Bank's sole and absolute discretion. Our relationship manager will be pleased to advise you at any time of your current allocation of the facility amount.

**Interest rate:**

Interest on the Facility will be at the following rates:-

- (a) Call loan at the respective currency prime rate or Bank's Cost of Funds (whichever is higher) + 1% per annum;
- (b) Loan with a fixed interest period at (i) the Applicable Margin per annum plus (ii) the applicable reference rate for the relevant interest period tenors and the respective currencies, each as specified in Schedule 1 (*Reference*