

PT. Nissan Financial Services Indonesia



**DATSUN
FINANCE**

A. Datsun Finance

COMPANY PROFILE

PT. Nissan Financial Services Indonesia was founded in 2013 as Joint Venture company between Nissan Motor Co Ltd and PT. Indomobil Multi Jasa Tbk.

PT. Nissan Financial Services Indonesia obtained its business license from Financial Services Authority based on No. KEP-133/D.05/2013 dated 31 October 2013 and fully operational on November 2013 and currently **PT. Nissan Financial Services Indonesia** has served all Nissan, Datsun and Infiniti dealers throughout Indonesia.

Head office of PT. Nissan Financial Services Indonesia is located at Wisma Indomobil 3 (Nissan Building) 2nd Floor, MT Haryono Kav. Street 10, Jakarta 13330, Indonesia, with operational office at Palma Tower 8th Floor, RA Kartini Street III-S Kav. 6, Sektor II, Jakarta 12310.

MISSION AND VISION

PT. Nissan Financial Services Indonesia's Vision and Mission are as follows:

A. Vision

Utilize Nissan expertise in global business financial:

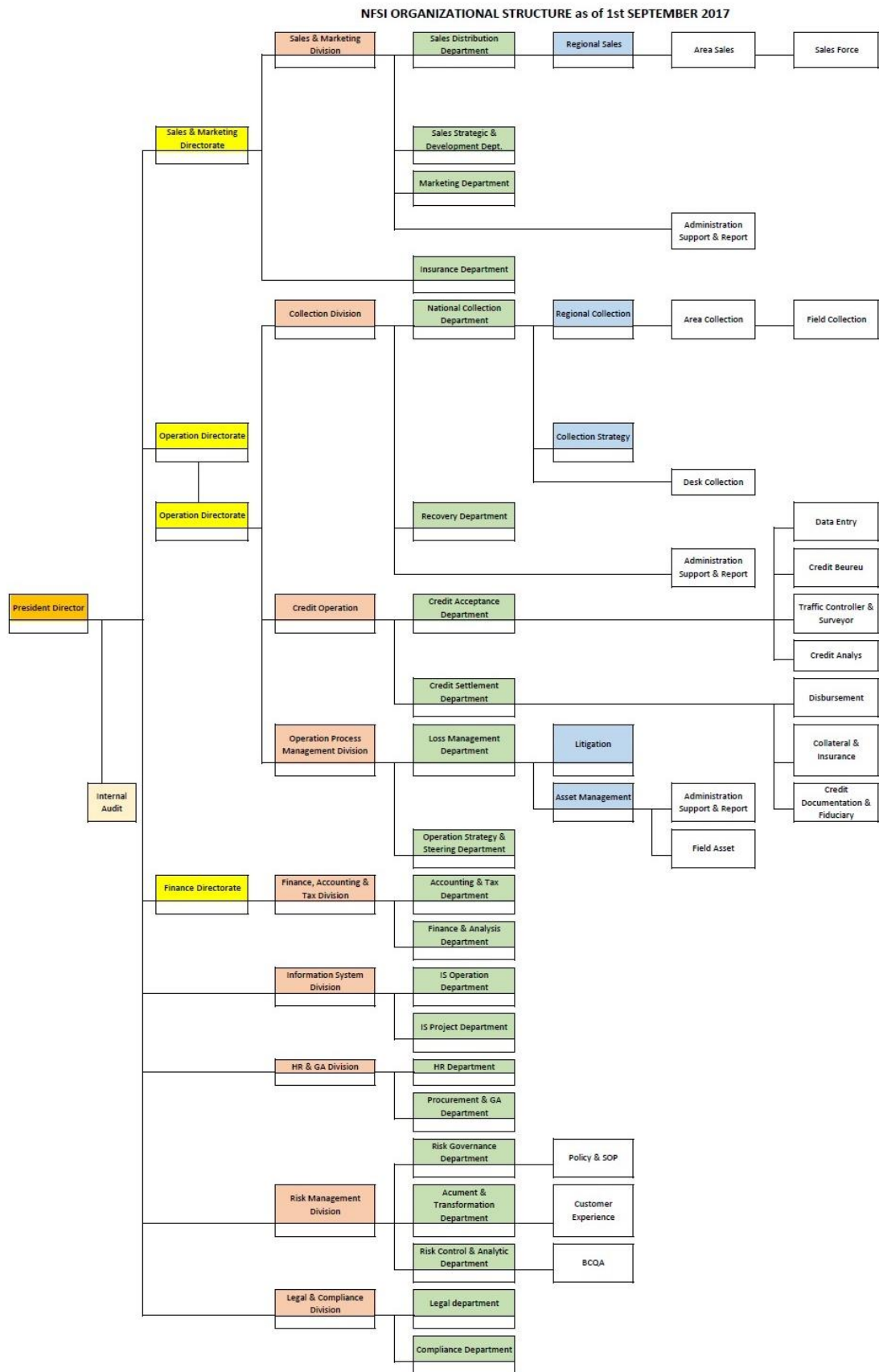
- For Nissan Motor Indonesia
Become an integral component from selling and marketing of Nissan, Infiniti and Datsun vehicles.
- For Dealer
Consistence becomes first choice for dealer financing.
- For Consumer
Become good loan provider for Nissan, Infiniti and Datsun consumers by provide financial product that needed and extraordinary service.

B. Mission

Maximize the value of Nissan's brands by provide:

- Competitive product financing, and
- Satisfying services.

Organizational Structure of PT Nissan Financial Services Indonesia is as follow:



MANAGEMENT

The management & shareholders composition of PT Nissan Financial Services Indonesia is as follows:

Board Of Commissioner

President Commissioner	: Rakesh Kochhar
Commissioner	: Eiichi Koito
Commissioner	: Evensius Go
Commissioner	: Hermann Hauser
Independent commissioner	: Micha Okto Charles Tampubolon

Board Of Director

President Director	: Rahul Sinha
Director	: Asep Susilo
Director	: Sifra Viona Tjahjono

Shareholders Composition

- a. Nissan Motor Co.Ltd
- b. PT. Indomobil Multi Jasa Tbk
- c. PT. Tritunggal Intipermata

GOOD CORPORATE GOVERNANCE

Good Corporate Governance is a process used by the organs of the Company to improve the target achievement of business results and optimize corporate value for all stakeholders accountably and based on the regulations and ethical values.

PT. Nissan Financial Services Indonesia always trying to adapt Good Corporate Governance that holding on the best business practice and applicable regulations, which one Financial Services Authority Regulation No. 30 / POJK.05/2014 concerning Good Corporate Governance for Financing Company.

Fundamental principles of Good Corporate Governance are as follows:

- Transparency
Transparency in disclosure and provide relevant information about the Company, which is easily accessible by the stakeholders, such as the submission of Annual Reports and Financial Report of Company to shareholders, regulator or public (if applicable) through the print media. So that stakeholders can obtain the information regarding the Company.
- Accountability
Accountability principle is applied through the establishment of Internal Audit and appointment of independent auditor external. With the implementation of accountability principle so that Company's performance can be run with transparent, fair, effective and efficient.
- Responsibility
Responsibility Principle in managing and organizing of financing business that has been implemented by the Company with conducting financing business holds on the regulations and ethical values.
- Independency
Independency Principle implemented in the Company with the management from each organ of the Company that are not dominating each other and cannot be intervention by other parties. For example, Board of Commissioners and Board of Directors have independent views in every decision taken. Whereby, the provisions of the duties and authority from Board of Commissioners and Board of Directors have been regulated in Articles of Association and Standard Operating Procedure.
- Fairness
The Company always takes into account the interests of shareholders and employees with regard to the rights and duties based on fair and reasonable conditions.

B. PRODUCT AND SERVICES

WHY DATSUN FINANCE:

- **OFFICIAL FINANCING FOR DATSUN BRAND**

Datsun Finance is a brand of PT. Nissan Financial Services Indonesia as a subsidiary of Nissan Group.

- **VARIOUS EXCELLENCE PRODUCT**

Datsun Finance has any attractive products, directly cooperate with Nissan Motor Indonesia as ATPM Datsun.

- **AFFORDABLE INSTALLMENT**

Various products that owned offer the affordable installment and can be adjusted with customer's ability.

- **FLEXIBLE FINANCING**

Customer can choose financing type ADDM with higher total cash advance but lower installment or ADDB with lower total cash advance.

- **USING E-PROCESS BASED ON IPAD AS OUR MOBILE GADGET**

Customer's application credit processed through high technology based on iPad and paperless.

- **EASY TO PAY**

Our payment network has many options and cooperates with either local or international banks.

DATSUN FINANCE PRODUCT

- **LONGER TENURE**

Regular product that has tenure options up to 5 years for helping customer to relieve up their monthly installment.

- **EASY PAYMENT**

Product that allows customer to pay the installment in a part of the principal debt so that the monthly installment will be lower.

INSTALLMENT PAYMENT GUIDELINE

General guidelines related with your payment of vehicle installment are:

1. If your installment due date is on Holiday (Saturday/ Sunday/ Public Holiday), the installment payment should be performed in previous working day (to avoid penalties).
2. Your installment payment will be recorded after the effective fund received by **Datsun Finance** (PT Nissan Financial Services Indonesia) compatible with the installment amount that stipulated based on Agreement of Costumer Financing.
3. Payment will be considered valid if the effective fund received by **Datsun Finance** (PT. Nissan Financial Services Indonesia) through the way of pay provided by **Datsun Finance** (PT. Nissan Financial Services Indonesia).
4. Installment payment by Bank Transfer will be charged according to each Bank's policy.
5. The Virtual Account number can be seen on important notes letter point No. 5, which sent with the copy contract and insurance policy.
6. Keep all of your payment receipts or invoices from all your transaction payments.
7. For Rescheduling and Early Termination Process please dial our Call Centre : (021) 759-30266 (*hunting*)
8. We suggest you to pay the installment on time as the due date/ tenure given, because If pay late will be charged 0.4% per day late from Installment amount. Penalties calculation if you are late on pay the vehicle installment is: 0.4% x installment total x number of delay days.
9. Penalty delays are also happens if there is any delays on installment payment as a result of the failure of debeting because of the insufficient funds in your account (special for **Autodebet**) or **PDC rejection** (insufficient fund).

PT Nissan Financial Services Indonesia provides easiness for you to pay your installment. You can choose one of the types of payment that is suitable with your requirements:

AUTODEBIT

1. You can fill the attached Power of Attorney of BCA, BRI and Mandiri with attach copy of bank account cover, ID Card and ATM card Copy.
2. Power of Attorney Letter and the requirement document will verify first by related bank, all decision for autodebit registration is the authority of related bank.
3. Please make sure there is sufficient fund in your bank's account compatible with the amount of installment payment added with minimum account balance in accordance with the applicable provision in related Autodebit bank. Process of installment withdrawal through autodebit will perform in working days. If the due date is on Saturday, Sunday or Public Holiday, then the withdrawal will be processed on previous working days.
4. Please find the Attorney Letter in appendix.
 - For BCA can be seen in **appendix 1**
 - For Bank Mandiri can be seen in **appendix 2**
 - For BRI can be seen in **appendix 3**

ATM (Automatic Teller Machine)

Following is the Instructions for installment payment using ATM:

Bank Mandiri

1. Insert ATM Card and input your PIN number
2. Select menu *Payment/ Purchase*
3. Select sub menu *Multiple Payment*
4. Input code of the service provider 88158 – *Correct*
5. Input Virtual Account Number 88158xxxxxxxx
6. Input Payment value Rp. xxxxxxxxx
7. Press “1” (keyboard) when option on screen shown up, select *Payment Item*
8. Confirmation shown of the *Payment Name* and *Amount of Payment*, then select *YES* to do the Payment

HSBC (The Hongkong and Shanghai Banking Corporation)

1. Insert ATM Card and input your PIN number
2. Select menu *Transfer* to “HSBC”
3. Select “*Virtual Account*”
4. Input your Virtual Account 2345xxxxxxxx, select “*Correct*”
5. Input the Payment Amount Rp. xxxxxx
6. On the ATM screen will showing Transaction detail Information, select “*Correct*”

BCA (Bank Central Asia)

1. Insert ATM Card and input your PIN number
2. Select menu “*Other Transaction*”
3. Select menu “*Transfer*”
4. Select menu “*To BCA Virtual Account*”
5. Input your Virtual Account Number 00971xxxxx, select “*Correct*”
6. Input The Payment Amount Rp. xxxxxxxxxx
7. On the ATM screen will showing Transaction detail Information, select “*Correct*”

ATM BERSAMA

1. Insert ATM Card and input your PIN number
2. Select menu “*Other Transaction*”
3. Select menu “*Transfer*”
4. Select “*Bank’s Transactions*”
5. Input The Bank’s Code 041
6. Input Bank’s Code number followed with HSBC Virtual Account Number 041 2345101xxxxxx
7. Input The Payment Amount Rp. xxxxxxxxxx
8. On the ATM screen will showing Transaction detail Information, select “*Correct*”

INTERNET BANKING

A. INTERNET BANKING BCA

1. Login to www.klikbca.com
2. Click *Fund Transfer*
3. Click Transfer Virtual Account
4. Fill in your virtual account BCA Number Click: Continue
5. Fill in Amount of payment
6. Input BCA Token Code APPLI 1
7. Print Payment Receipt

B. INTERNET BANKING MANDIRI

1. Login to www.bankmandiri.co.id
2. Click *MULTI PAYMENT*.
3. Choose Account Payment and Company Name 88158
4. Fill in your virtual account Mandiri number
5. Fill in Amount of payment,
6. Click *continue*
7. There will be profile customer and Billing data, click list that we want to pay *continue*
8. When confirmation appear, entry your PIN that shown on your *Mandiri Token*.
9. If the payment was successful, please print or save payment receipt

PAYMENT BY CASH

A. Cashier / Teller Bank Mandiri

1. Use form "*Aplikasi Setoran/Transfer/Kliring/Inkaso*".
2. Write "88158 NISSAN FINANCE" in field name
3. Write virtual account number of Mandiri, **88158xxxxxxxx** in Account Number field.
4. If you payment by cash (give sign in Cash field)
5. Write name of payer
6. Write address and phone number of payer
7. Write amount of payment
8. Give the form to bank cashier
9. Keep the bank received after validate by the bank.

B. Cashier / Teller Bank BCA

1. Use Application "*Bukti Setoran*".
2. Write your Virtual Account number in field nomor rekening " 00971xxx.
3. Fill in Customer name (same with name of virtual account)
4. Fill in name, address, phone number and ID number of payer
5. Write amount of payment.
6. Give the form and installment to bank cashier
7. Keep the Bank Receipt that already validate by the bank

PDC (POST DATE CHEQUE)

a. PDC Writing:

Bank Account Number : 0107280006
On behalf : PT Nissan Financial Services Indonesia
Bank : CITIBANK

- b. PDC that already fill and sign submit to PT Nissan Financial Services Indonesia.
c. Date of PDC must write 2 days before due date to avoid transaction out of working days.
d. Rejection cost of PDC will be charged to customer.

C. CREDIT INFORMATION

REQUIREMENTS

1. WNI who domiciles in Indonesia.
2. WNA who domicile in Indonesia (need WNI Guarantor or Corporate Guarantee from employer).
3. Minimum age is 21 years old (not married) or 18 years old (married).
4. Maximum age is 58 years old for state/government employee or 55 years old for private employee, and also maximum 65 years old for professional / Entrepreneur.
5. Required documents, please refer to table for Credit Requirements Document.

DOCUMENT

A. Individual Customer

Credit Requirement Documents	Employee	Entrepreneur	Professional	WNA
Copy of Applicant's ID & spouse's ID	√	√	√	
Copy of Family Card (KK) or Certificate of Marriage	√	√	√	
Copy of NPWP (Tax ID Number)	√	√	√	
Copy of House Ownership Certificate/ Housing Lease Certificate	√	√	√	
Copy of bank account for the last three months	√	√	√	√
Salary Slip or Income Certificate	√			
Copy of TDP/Citizenship Certificate (if any)		√		
Copy of Work Permit/Employment Contract			√	
Copy of ID Card & KK Guarantor (If single/Domicile is rent/WNA) and submit Guarantor Home of Ownership.	o	o	o	√
Copy of KITAS/KIMS				√
Copy of Passport				√
Copy of Work Permit from The Ministry of Work Force				√
Copy Letter of Divorce/Death certificate (If customer is a Widow/Widower)	o	o	o	
Copy of Financial Report for the last two years (if any)		o		

B. Corporate Customer

Credit Requirement Documents	Company	Business Entity	Cooperative
Copy of Financial Report for the last two years	√	√	√
Copy of bank account for the last three months	√	√	√
Copy of Company Establishment Certificate and its amendment	√		
Copy of Director's or authorized individual's ID	√		
Copy of Commissioner's ID	√		
Copy of SIUP	√		
Copy of Taxpayer ID	√		
Copy of TDP	√		
Copy of Basic Charter and its amendment		√	√
Copy of Managers' ID KTP		√	√
Copy of authorized individual's		√	√
Copy of Permit from the Ministry of Cooperatives			√

Note: √ (Required)

- (Additional/ if needed)

D. CONTACT US

We provide you the communication channels for your option to deliver your input/idea contributions/complaint or asking information related to our product and program during working hours: Monday to Friday (08.30 – 16.30) and Saturday (08.30 – 14.00) as below,

Customer Service:

1. We will guide you to communicate directly to the right person as per your needs by contact to **Hunting Line (021) 759-30266**.
2. Or if you needs a general information, suggestion or complaints, please contact to **(021)759-30268**.
3. If you need to send a written messages, please e-mail us at contact-center@nissanfinance.co.id

SURAT KUASA PENDEBETAN REKENING

Yang bertanda tangan di bawah ini:

Nama :
 Alamat :
 No. KTP/SIM/Paspor :

dalam hal ini bertindak: *)

- a. untuk diri sendiri
- b. dalam kedudukannya selaku.....dari dan oleh karena itu berhak bertindak untuk dan atas nama serta sah mewakili PT.....

selanjutnya disebut sebagai “Pemberi Kuasa”;

dengan ini memberikan kuasa kepada :

Nama [**perorangan atau perusahaan**] :
 Alamat :
 No. KTP/SIM/Paspor :
 Kode Perusahaan :

Selanjutnya disebut sebagai “Penerima Kuasa”.

-----KHUSUS-----

Untuk dan atas nama Pemberi Kuasa :

Mendebet rekening-rekening Pemberi Kuasa yang terdapat pada PT Bank Central Asia Tbk (“BCA”) sebagaimana dimaksud dalam tabel di bawah ini, untuk pembayaran dan atau hal-hal lain sesuai dengan kesepakatan antara Pemberi Kuasa dan Penerima Kuasa.

Rekening-rekening Pemberi Kuasa dimaksud adalah :

No.	Nomor Rekening	Nama Pemilik Rekening

Segala akibat yang timbul sehubungan dengan pemberian kuasa ini menjadi tanggung jawab Pemberi Kuasa sepenuhnya dan dengan ini Pemberi Kuasa membebaskan BCA dari segala macam tuntutan dan atau gugatan dari pihak manapun.

Surat Kuasa ini tidak dapat dicabut tanpa persetujuan dari Penerima Kuasa. Dalam hal terjadi perselisihan antara Pemberi Kuasa dengan Penerima Kuasa, maka perselisihan tersebut akan diselesaikan oleh kedua belah pihak tanpa melibatkan BCA.

Demikian Surat Kuasa Pendebetan Rekening ini dibuat untuk dipergunakan sebagaimana mestinya.

.....
.....

Pemberi Kuasa

Meterai

tanda tangan dan nama jelas

*) pilih salah satu sesuai dengan status Pemberi Kuasa (perorangan/perseroan)

Diisi oleh Cabang Pemilik Kerja Sama		
Tanggal :		
Yang memproses	Yang memvalidasi	Mengetahui
Customer Service	Kabid/Kabag CSO	Pimpinan/Wapim

SURAT KUASA

Yang bertanda tangan dibawah ini :

Nama :
Alamat :

No. Identitas :
Jenis Identitas :

Yang dalam hal ini bertindak dalam kapasitasnya selaku pemilik rekening BRI nomor Dari dan oleh karena itu berhak dan berwenang bertindak untuk dan atas nama sendiri (selanjutnya disebut "**Pemberi Kuasa**")

Pemberi kuasa dengan ini memberikan kuasa tanpa substitusi kepada :

Nama :
Alamat :

No Identitas :
Jenis Identitas :

Yang dalam hal ini bertindak dalam kapasitasnya selaku.....
..... Dari dan oleh karena itu berhak dan berwenang untuk dan atas nama serta sah mewakili PT. Nissan Financial Services Indonesia (Selanjutnya disebut "**Penerima Kuasa**")

-----KHUSUS-----

Untuk dan atas nama Pemberi Kuasa selaku pemilik rekening di PT. Bank Rakyat Indonesia (Persero) Tbk (selanjutnya disebut "**BRI**") melakukan perbuatan-perbuatan sebagai berikut :

1. Melakukan pendaftaran rekening BRI Nomor..... Milik Pemberi Kuasa kedalam Cash Management System BRI (CMS BRI) a.n PT. Nissan Financial Services Indonesia
2. Memperoleh informasi rekening tersebut diatas (inquiry dan reporting) melalui fasilitas CMS BRI
3. Melakukan transaksi terhadap rekening tersebut diatas melalui fasilitas CMS BRI.

Untuk keperluan tersebut diatas Penerima Kuasa berhak untuk menghadap Pejabat BRI, memberikan keterangan kepada BRI dan menerima keterangan dari BRI, memberikan instruksi kepada BRI, menandatangani segala dokumen dan melakukan tindakan-tindakan lainnya yang diperlukan untuk pelaksanaan Surat Kuasa ini, tanpa ada yang dikecualikan.

Pemberi Kuasa dengan ini menyatakan bertanggungjawab sepenuhnya atas segala akibat yang timbul sehubungan dengan pemberian kuasa ini dan dengan ini membebaskan BRI dari segala tanggungjawab, tuntutan, gugatan , dan atau tindakan hukum lainnya dalam bentuk apa pun dan dari pihak manapun termasuk Pemberi Kuasa sendiri.

Surat Kuasa ini berlaku sejak tanggal ditandatangani dan akan terus berlaku sampai BRI menerima pencabutan Surat Kuasa ini secara tertulis dari Pemberi Kuas atau sampai diakhirinya penggunaan CMS BRI oleh penerima Kuasa, yang mana lebih dahulu terjadi.

Demikian Surat Kuasa ini dibuat dan ditandatangani sepenuhnya atas kesadaran dan tanpa paksaan dari pihak manapun untuk dapat digunakan sebagaimana mestinya.

Pemberi Kuasa,

Materai

tanda tangan dan nama jelas