



INVESTMENT FINANCING GENERAL VERSION OF PRODUCT & SERVICE INFORMATION SUMMARY

Publisher Name	: PT Caterpillar Finance Indonesia
Product Name	: a. Finance Lease b. Sales & Lease Back c. Instalment Financing
Product Type	: Investment Financing
Main Features	: Financing facility for lease/purchase Caterpillar Equipment & Parts
Financing Items	: Caterpillar heavy equipment products including spare parts and unit repair services
Down Payments	: Start from 20%
Currency	: Indonesian Rupiah dan United States Dollar
Financing Terms	: up to 60 months
Prime Lending Rate*	: Start from 14.00% eff per annum (IDR) & 10.00% fixed rate (USD)
*Term & conditions apply	
Submission Fee*	
*Term & conditions apply	
a. Provision fee	: Start from 0.5% from financing value
b. Notary fee	: Start from IDR 600,000
c. Insurance fee	: Start from 0.7% from financing item value per annum
Incidental Fee*	
*Term & conditions apply	
a. Late Payment fee	: 6.00% per month (IDR) and 3.00% per month (USD)
b. Prepayment fee	: 3.00% x outstanding principal
Requirements Document	:
a. Company Customer	: 1. Financing Facility Application Form 2. Photocopy of licensing documents from authorized agencies including, among others, Deed of Establishment, Deed of Recent Amendments along with Ministry of Law and Human Rights of Republic of Indonesia ratification decree, taxpayer number (NPWP), business identification number (NIB) and other required business permits 3. Photocopy of financial documents including, among others, (Bank Accounts, Financial Statements) 4. Photocopy of identity card of owner and/or shareholder, management and guarantor 5. Photocopy of documents and other information requested in the financing facility application form
b. Personal Customer	: 1. Financing Facility Application Form 2. Photocopy of identity card customer and spouse including, among others, national identity card, taxpayer number (NPWP), and family card 3. Photocopy of financial documents including, among others, (Bank Accounts, Financial Statements) 4. Photocopy of documents and other information requested in the financing facility application form
Benefit	: This facility is intended to provide financing solutions support for the customers business activities success
Risk	: 1. Risk of the application being disapproved if customer does not meet applicable terms and conditions 2. Risk of not being able to own the unit/asset if the customer does not pay off the instalments 3. Risk of additional costs that arise in event of a late payment and/or prepayment 4. Collateral execution risk that occurs due to negligence in making instalment payments in accordance with agreement, and/or transferring/mortgaging object of financing without PT Caterpillar Finance Indonesia's knowledge 5. Reputation risk in form of recording of financing and payment history at Financial Information Service System (SLIK) when customers made late payments
Simulation	: You can try the payment calculator at the link below to find out the financing simulation Payment Calculator Indonesia Cat Caterpillar



Procedure

: You can always submit questions, suggestions, or complaints by contacting us via this link: [Contact Cat Financial | Cat | Caterpillar](#).

This General Version of Product and Service Information Summary is for general description only. For further information, you can contact us or visit our website via this link: [Choose Cat Equipment Financing From Cat Financial | Cat | Caterpillar](#)

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