

CREDITOR RIGHTS POLICY

Legal Basis

1. Law Number 8 of 1995 concerning the Capital Market;
2. Guidelines for the Implementation of Good Corporate Governance;

The Public Company has a policy in place to uphold the rights of creditors. The Company ensures the protection of these rights through various provisions that govern

1. The right to clear information.
2. The right to submit suggestions/inputs, complaints/complaints and obtain solutions.
3. The right to receive creditor's rights in accordance with the agreed agreement.
4. The right to access the audited Annual Report and Financial Statements.
5. The right to obtain information and easy access to announcements, invitations and results of the GMS in accordance with the procedures regulated in the regulations related to the GMS.

In its execution, the Company is dedicated to upholding the rights of creditors in accordance with the policies outlined in applicable regulations and based on mutually agreed-upon agreements governing the relationship between the Company and its creditors

Banking Facilities and Change

For each new banking facility or facility change, it must be proposed to and approved by the Group Finance and Accounting Director (GFH). This is so that GFH can carry out the following roles:

- a) To get the right information regarding the required loan;
- b) To determine the most efficient loan arrangements where necessary and to ensure that the use of bank facilities, where possible, is centralized in accordance with Group policy;
- c) To control the total loan; and
- d) To determine the overall banking position and exposure to banks and to coordinate the Group's relationship with creditors.

Details of the settings will be specified in the Company's Group Management File.