

## Credit Protection Policy

BRI has established Policy on creditor rights fulfillments in the guidelines to ask for loan from the creditor to safeguard the fulfillment of rights and maintain the trust of creditor to the Public Company. The policy includes the consideration for agreements, as well as follow up in fulfilling the Public Company's responsibility to the creditor, which stated:

1. BRI implements a transparent information disclosure.
2. Receive payment of principle in a timely manner, and interest payment in the agreed timeframe to avoid delays or missions that could potentially result in loss of both parties.
3. Rights to any fine on the late principle payment and interest payment.
4. Ask for explanation, information, and documents as well as auditing the company's accountancy.
5. Right to received protection regarding information or confidential data provided to the Bank in accordance with laws and regulation.