



THE CREDITORS' RIGHTS POLICY

CONDITIONS

a. Definition

ABM may engage a creditor which are Banks or Financial Institution (the "Creditor") to improve the capability of ABM's working capital or as the sources of funding for mid-term and long-term investments.

b. The Parties

The creditors may be domiciled in the territory of Republic of Indonesia (onshore creditors) and/or outside the territory of Republic of Indonesia (offshore creditors).

c. Scope

The scopes of rights and obligations of ABM and the Creditors are as follows:

1. ABM has the commitment to use the facilities provided by the Creditor in accountable, transparent, and efficient manner.



2. ABM will always submit material information relating to its relationship with its Creditors to the investors/prospective investors fairly, correctly, and accurately.
3. ABM has the obligation to inform the Creditors in the event of a change in the composition of the management and/or shareholders of ABM.
4. At any time, ABM will provide the list of its authorized representatives and give notification in the event of any change.
5. ABM also has high commitment to fulfill the obligations of ABM to the Creditors in timely manner. The fulfillment of those obligations shall include the payment of interest, the settlement of the principal and other rights of the Creditors in accordance with the conditions set forth in the agreement agreed on between ABM and the Creditors as well as the related regulations of law.
6. In the execution of the agreement with the Creditors, ABM shall meet all the conditions that have been regulated in the related applicable regulations of law.



7. The Creditors shall be entitled to receive information regarding:
 - a. Status of the company;
 - b. Distribution of dividends to shareholders;
 - c. Investment/business expansion beyond the business line according to the Company's Articles of Association.

8. During the period of the agreement, the Creditors shall be entitled to receive information in the execution of their functions and duties in accordance with the transaction documents/loan agreements and the applicable law.

9. The Creditors may inspect ABM's business and financial activities as well as observe its business locations.