

POLICY ON THE FULFILLMENT OF THE CREDITOR'S RIGHT

A. Introduction

In the event of the PT United Tractors Tbk (the “**Company**”) is planning to have cooperation and/or arrange any credit facility or receive facility from the creditor, the Company create a policy to fulfill any right of the creditor as stipulated in Corporate Governance regulation which issued by Authority Financial Services.

B. Right of the Company

In the event of the implementation of any cooperation and/or arrangement plan with the creditor, the Company has the following right:

- a. To receive facility or financing as agreed with the creditor;
- b. To receive any related information regarding to the implementation plan of the facility or financing;
- c. To process internally related to the implementation plan of the facility or financing;
- d. To submit any revision or objection in other form related to the interest calculation or loan facility or financing if there any discrepancy(ies) calculation between the creditor and the Company;
- e. To receive any rights as arranged and agreed in cooperation agreement with the creditor;
- f. Not to provide any guarantee and collateral to the creditor as a form of commitment;
- g. To choose any facility in order to fulfillment of the working capital and daily activities, which the Company prefers to use off balance scheme compared to any general financing scheme such as the facility from the Bank.

C. Obligation of the Company

In the event of the implementation of any cooperation and/or agreement plan with the creditor, the Company has the following obligation:

- a. To prepare any prior financing and revenue plan such as: cash flow forecast, debt ratio for the Company's equity and its operational cost;
- b. To review any terms and conditions under facility or financing agreement internally includes but not limited to any corporate approval from the Company;
- c. To provides any information or documents related to the cooperation and/or agreement clearly, accurate and on time as agreed in any cooperation agreement with the creditor;
- d. To utilize any loan or facility in accordance with the purpose of the utilization of credit that agreed;
- e. To implement the obligation under cooperation and/or agreement with the creditor.

D. Other Internal Policy of the Company

In addition to fulfill the obligation and receive any rights of the Company as aforementioned, the Company has arranged the internal policy related to the cooperation and/or agreement with the creditor if the facilities are being utilized together with the Company's subsidiaries (the "Affco").

In the event the Company receives any facility whereas the facility agreement will be utilized by the Company and the Affco, to secure the transaction, the Company and the Affco agree to share facilities and separate liabilities. Each Borrower, either the Company or the Affco shall bear any separate liability regarding to the loan and facility. Neither the Company nor the Affco will be affected by the failure or errors of one or more liability, or if there is any issuance of any documents from the Company or the Affco, or if there any amendments of the agreement between the creditor and the Company or the Affco, or if there any conditions of insolvency or inability or amendment of the articles of association or legal status of the Company or the Affco that may affect both.