

## CREDITOR RIGHTS POLICY

### Legal Basis

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

Public Company has a policy to fulfill creditor's rights. The Company guarantees the fulfillment of creditor rights through various provisions that regulate:

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 implementation, the Company is committed to always fulfilling the rights of creditors in accordance with the policies stipulated in the applicable provisions and based on a mutually agreed agreement regarding the rights of creditors in the relationship between the Company and 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.