

**POWER OF ATTORNEY TO ATTEND
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS ("AGMS") AND
THE EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS ("EGMS")
PT CLIPAN FINANCE INDONESIA Tbk. ("The Company")
June 26th, 2020**

Name of Shareholders :
Identity Card No. :
Issued by
Date of issuance
Address :

*1. In this matters represented by:

Name :
Position :
Identity Card No. :
Issued by
Date of issuance
Address :

Is an Owner/Holder of shares in the Company, hereinafter referred to as the "Shares", hereby confer Power of Attorney to:

**2. a. Name :
Address :

b. Name :
Address :

c. Name :
Address :

Hereinafter referred to as the "Attorney"

-----SPECIFICALLY-----

1. To represent and act for and on behalf of the Principal in his/its capacity as the Shareholders of the Company, in attend the Annual General Meeting of Shareholders ("AGMS") and Extraordinary General Meeting of Shareholders

("EGMS") the Company which will be held at PaninBank Centre Ground Floor, Jl. Jend. Sudirman Kav. 1 - Senayan on Friday, June 26th, 2020.

2. To act for and on behalf of the Principal in his capacity as Shareholder of the Company in exercising and fulfilling all rights of the Principal as the Shareholder of the Company at the Meeting in accordance with applicable laws and regulations, including but not limited to asking questions, expressing responses or opinions, giving and obtaining information, discussing the matters discussed in the Meeting, to vote and participate in adopting resolutions related to the agenda of the Meeting and to do everything necessary in accordance with applicable laws and regulations.
3. To vote and make decisions* regarding the Meeting agenda, as follows:
 (*Please fill in accordance with the mark "√" according to the decision choice in the box "□" adjusted)

- a. If the votes to be cast for the whole agenda are "the same", then:

All Agenda (Agenda 1 to. 6)

Resolution: For Against Abstain

- b. If the votes to be cast on each agenda are "different", to:

- AGMS

Agenda 1

Approval of the Company's Annual Report and Supervisory Report of the Board of Commissioners of the Company, as well as ratification of the Company's Financial Annual Report for the financial year ending on December 31st, 2019.

Resolution: Agree Against Abstain

Agenda 2

Approved of the planned used of profits for the financial year ending on December 31st, 2019.

Resolution: Agree Against Abstain

Agenda 3

Reappointment of members of the Company's Board of Directors in connection with the end of their term of service.

Resolution:

Reappointment			
Gita Puspa Kirana Darmawan as President Director	<input type="checkbox"/> Agree	<input type="checkbox"/> Against	<input type="checkbox"/> Abstain
Jahja Anwar as Director	<input type="checkbox"/> Agree	<input type="checkbox"/> Against	<input type="checkbox"/> Abstain
Engelbert Rorong Jr. as Director	<input type="checkbox"/> Agree	<input type="checkbox"/> Against	<input type="checkbox"/> Abstain
Yimmy Weddianto as Director	<input type="checkbox"/> Agree	<input type="checkbox"/> Against	<input type="checkbox"/> Abstain

Agenda 4

Determination of honorarium of members of the Company’s Board of Commissioners and authorization of the Company’s Board of Commissioners to determine the amount of salary and benefits for members of the Company’s Board of Directors.

Resolution: Agree Against Abstain

Agenda 5

Appointment of a Public Accountant to conduct an audit of the Company’s Financial Statements for financial year of 2020.

Resolution: Agree Against Abstain

- EGMS

Approval of guarantees of more than 50% (fifty percent) as well as all of the Company's net assets in the framework of obtaining loans for facilities to be received by the Company from Banks, Venture Capital Companies, Financing Companies or Infrastructure Financing Companies or the public (through the issuance of Non-Securities Effect Equity through Public Offering) for the financial year 2021 to the financial year 2023.

Resolution: Agree Against Abstain

This Power of Attorney is granted under the following terms and conditions:

1. That Power of Attorney which has been delivered to the Company’s Board shall not be altered and/or declared invalid/revoked without prior written notice to the Board of the Directors of the Company, which shall have been received by the Board of the Directors of the Company at least 3 (three) working days prior to the date of the Meeting. Therefore in the Board of the Directors of the Company does not receive any written notice stating otherwise at least 3 (three) working days prior to the date of the Meeting, the Board of the Directors of the Company shall be entitled to conclude that this Power of Attorney is still effective on the date the Meeting.
2. That the Principal now as well as in the future declares to accept and ratify all lawful actions taken by the Attorney on behalf of the Principal by virtue of this Power of Attorney.
3. This Power of Attorney shall be effective as of the date of its execution.

Executed in....., on

Attorney’s signature

Principal’s signature

Stamp duty
6000

(_____)

- *1) *Only to be filled out if the shareholders is a limited liability company or other legal entity. Owner's/representative's name and address should be written in block letters. Please enclose a photocopy of the Articles of Association (if the shareholder is a legal entity) and a photocopy of Identity Card of those who represent it.*
- **2) *Attorney's name and address should be written in full and in block letters. Please bring a photocopy of Identity Card to be given to the official in charge before entering the meeting room.*

Note:

1. This Power of Attorney shall be affixed with a stamp duty of Rp6.000,- and the Principal's signature shall be affixed on said stamp duty duly date.
2. Any legal entity shareholder shall be represented by one or several persons which has authorized in accordance with articles of association. Its requested that a photocopy of the full authorization's article of association apply and the list of the latest composition of the Board of Directors of the Authorizing Authority be brought to be submitted to the organizer before entering the Meeting room.
3. The Power of attorney that has been accompanied by a photocopy KTP or other resident ID card from the attorney must be received by the Company, no later than 3 days before the Meeting without reducing the Company's policy through Securities Administration Bureau (BAE) PT Raya Saham Registra, having its office at Plaza Sentral Building 2nd floor, Jl. Jend. Sudirman Kav. 47-48 Jakarta 12930. Phone: +6221-2525666, Fax: +6221-2525028. Email: rsrbae@registra.co.id. website: www.registra.co.id
4. As an exception to the submission of Power of Attorney as specified and point 3 above, in the course of carrying out procedures/protocols for preventing/reducing the spread of Corona virus/COVID-19, the Power of Attorney can be submitted to the Company during registration of the Meeting on June 26, 2020, if special conditions occur, namely:
 - a. Shareholders are willing to accept the Company's proposal to authorize and Independent party appointed by the Company to accept the Shareholders' power of attorney; or
 - b. Shareholders are invited by officers to leave the Meeting place because their body temperature measurement results are identified more than 37.5 degrees Celsius and the Shareholders are willing to accept the Company's proposal to authorize and Independent party appointed by the Company to accept the Shareholders' attorney.
5. The Board of Directors requests the understanding of the Shareholders or the attorney's power and invitation, that in order to keep the Meeting in an orderly manner, the Meeting will only be attended by Shareholders or their authorized proxies and the invitation of the Directors, those present must submit a photocopy of the Identity Card valid (Resident Identity Card (KTP) for Indonesian Citizens and Limited Stay Permit Cards (KITAS) or Passports for Foreign Citizens) as well as a photocopy of the Authorization's Articles of Association and the latest list of Directors (if the Shareholders are a Legal Entity or other institution).
6. Members of the Board of Directors, members of the Board of Commissioners and employees of the Company can act as the power of attorney of the Shareholders, but the votes they cast as power of attorney in the Meeting are not counted in the vote