

LETTERS OF REFERENCE

No. 311/APPI/SWI/VIII/23

We, the Association for the Finance Companies in Indonesia/ Asosiasi Perusahaan Pembiayaan Indonesia (APPI), Kota Kasablanka (EightyEight@Kasablanka) Tower A 7th Floor Unit D, Jl. Casablanca Kav. 88 Jakarta Selatan.

Hereby Provide a Good Reference For:

**DANCONS & ASSOCIATES Law Firm,
Jl. Fatmawati Raya No.16 Jakarta Selatan 12420
with Managing Partner Mr. Daniel Constantyn Adam.**

This reference is given because of the professionalism and experience of the said Managing Partner who is very experienced in resolving legal issues in the Financing Industry, and is expected to be able to help the Finance Companies as members of APPI, or in the Non-Bank Financial Industry in Indonesia.

Thus, this reference is made and issued and will be used appropriately.

Jakarta, August 25, 2023.

Best regards,

ASOSIASI PERUSAHAAN PEMBIAYAAN INDONESIA (APPI)

 **APPI** ASOSIASI
PERUSAHAAN
PEMBIAYAAN
INDONESIA

SUWANDI WIRATNO
Chairman

CC:

- All Directors of the Financing Companies within the scope of APPI.
- All Directors of Foreign and National Banking in Indonesia.