

PERJANJIAN PEMBERI DANA DENGAN PENERIMA DANA DALAM PENDANAAN BERBASIS TEKNOLOGI INFORMASI

Nomor _____

Pada hari ini, _____ tanggal _____, telah dibuat dan ditandatangani Perjanjian Pemberi Dana dengan Penerima Dana dalam Pendanaan Bersama Berbasis Teknologi Informasi (selanjutnya disebut "**Perjanjian**"). oleh dan antara :

I. Nama _____ :
Nama PIC _____ :
NIB _____ :
Posisi/jabatan _____ : Direktur
Untuk selanjutnya disebut sebagai "**Pemberi Dana**".

II. Nama _____ :
NIK _____ :
Untuk selanjutnya disebut sebagai "**Penerima Dana**".

Pemberi Dana dan Penerima Dana secara bersama-sama disebut sebagai **Para Pihak**, menerangkan dahulu hal-hal sebagai berikut:

- A. **Penyelenggara** adalah PT Artha Permata Makmur, badan hukum Indonesia yang menyediakan, mengelola, dan mengoperasikan Layanan Pendanaan Bersama Berbasis Teknologi Informasi dengan nama aplikasi **Cashcepat** yang telah terdaftar, berizin serta diawasi Otoritas Jasa Keuangan (OJK).
- B. **Pemberi Dana** adalah badan hukum yang melakukan pendanaan, dengan demikian mempunyai piutang dari Penerima Dana karena perjanjian Layanan Pendanaan Berbasis Teknologi Informasi, yang menggunakan aplikasi **Cashcepat**.
- C. **Penerima Dana** adalah orang perorangan/badan hukum yang mempunyai hutang karena perjanjian Layanan Pendanaan Bersama Berbasis Teknologi Informasi, yang menggunakan aplikasi **Cashcepat**.
- D. **Penerima Dana** telah mendaftarkan diri dan memberikan data-data yang benar kepada **Penyelenggara**.
- E. **Bunga** adalah biaya yang dibebankan kepada **Penerima Dana** atas Dana yang diterimanya dari **Pemberi Dana**.
- F. **Rekening Dana Lender (RDL)** adalah rekening milik **Pemberi Dana** yang dikelola oleh **Penyelenggara** dalam rangka proses penyaharan dan pengembalian pendanaan. RDL digunakan untuk:
 - 1. menampung Dana dari **Pemberi Dana** yang kemudian disalurkan oleh **Penyelenggara** ke **Penerima Dana**;
 - 2. menampung pembayaran pendanaan dari **Penerima Dana** untuk nantinya diteruskan oleh **Penyelenggara** ke **Pemberi Dana**.
- G. **Platform Fee** adalah komisi yang diterima oleh **Penyelenggara** atas jasa dalam menyediakan, mengelola dan mengoperasikan layanan pendanaan bersama berbasis teknologi informasi yang dipergunakan **Penerima Dana** dan menjadi beban **Penerima Dana**.
- H. **Restrukturisasi** adalah pengajuan upaya perbaikan pendanaan oleh **Penerima Dana** yang sudah dipastikan kesulitan membayar pendanaan sesuai jumlah tagihan dan jatuh tempo yang disepakati, yang mana perbaikan tersebut dapat berupa perubahan jumlah tagihan (hasil negosiasi) atau penjadwalan ulang pembayaran pendanaan.

Dalam hal Restrukturisasi diketahui, maka antara **Pemberi Dana**, **Penyelenggara** dan **Penerima Dana** sepakat bersama tidak perlu dibuatkan lagi penambahan dan atau perubahan terhadap Perjanjian ini, melainkan cukup notifikasi yang akan muncul dan terlihat pada layar sistem aplikasi **Cashcepat**.

I. **Proses Penagihan** adalah segala upaya yang dilakukan oleh **Penyelenggara** dan/atau oleh pihak ketiga untuk memperoleh haknya atas kewajiban **Penerima Dana** untuk membayarkan kembali

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items we would like to compensate you monetarily through deductions in your upcoming dues

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