

Final Report on 13th APFCB Congress Nusa Dua, Bali, Indonesia 27-30 October 2013



Final Report on 13th APFCB Congress, Nusa Dua, Bali, Indonesia, 27-30 October 2013

1. Venue: Bali Nusa Dua Convention Center, Bali - Indonesia

2. Attendees:

a. Participants + accompanying persons: 943 from 49 countries (one participant each from Algeria and Sudan did not attend)

		Status on
No	Country	07-Nov-13
1	Australia	28
2	Austria	3
3	Belgium	4
	Brunei	3
	Canada	13
	China	42
	Cyprus	1
8	Czech Republic	3
9	Denmark	3
10	Egypt	4
11	France	1
12	Germany	3
13	Hong Kong	12
14	Hungary	1
15	India	41
16	Indonesia	412
17	Italy	2
18	Iran	2
19	Japan	46
20	Kazakhstan	1
21	Kenya	1
22	Korea, South	36
23	Malaysia	28
24	Macau	1
25	Mexico	1
26	Netherland	10
27	Nepal	4
28	New Zealand	4
29	Nigeria	1
30	Norway	1
	Pakistan	2
32	Philippines	22

34	Saudi Arabia	10
35	Singapore	55
36	South Africa	5
37	Sri Lanka	10
38	Slovakia	3
39	Spain	1
40	Sweden	2
41	Switzerland	1
42	Taiwan	20
43	Thailand	28
44	Turkey	19
45	UK	14
46	UEA (United Arab Emirates)	1
47	USA	15
48	Vietnam	21
49	Zambia	1
	TOTAL COUNTRY	943

	Indonesian	Overseas
- Workshop 1	10	7
- Workshop 2	17	5
- Workshop 3	2	2
- Workshop 4	6	7
- Workshop 5	45	7

b. Exhibitor: 400 people from 40 companies and 6 associations

3. Scientific events:

- a. 5 Pre-congress workshops:
 - Workshop 1: IFCC Workshop: Allowable Errors for Traceable Results
 - Workshop 2: Quality Tools for patient safety (Healthcare Quality Society of Singapore)
 - Workshop 3: IACC Workshop: Conducting mini research in your own laboratory
 - Workshop 4: Hands-on: Statistical knowledge and skills required for conducting a study on reference values.
 - Workshop 5: APFCB Education Committee: Interpretation and commenting on laboratory results
- b. 4 Plenary lectures
 - Predictive, personalized, preventive and participatory laboratory medicine
 - Managing laboratory informatics, middleware and process control
 - Non-Invasive prenatal diagnosis: from science to clinical applications
 - Future Laboratory Medicine: LC/MS VS. Immunoassay
- c. 26 Symposia
- d. Free papers:
 - 29 oral presentations
 - 201 posters
- e. Invited speakers: 94 for plenary lectures and symposia, 1 facilitator for workshop 2, 2 facilitators for workshop 4, and 1 speaker for the publisher workshop (Elsevier). Dr. Wei Lai from CSLM, who was supposed to talk at symposium 16, didn't come because of health

issue. He informed the committee by email at the time of congress and Dr. Sun Fei from CSLM presented the lecture in place of him.

- f. From total of 153 presentation slides:
 - 57 speakers agree to upload their slides to the websites
 - 48 speakers didn't agree
 - 48 speaker didn't fill in the agreement form
- g. Awards:

Poster Presentations:

- 1st: PP014 (Winny Djiu Indonesia)
- 2nd: PP008 (Johanis Chan Indonesia)
- 3rd: PP004 (Thyrza Laudamy Darmadi Indonesia) and PP001 (Shanti Naidu Kamatham India)

Oral Presentations:

- 1. Jean Claude Forest Canada (OP2)
- 2. Shanmugapriya Chandrasekaran India (OP3)
- 3. Manhar Vanessa Lo Hongkong SAR, China (OP4)
- 4. Limei Luo China (OP5)
- 5. Phey Liana Indonesia (OP6)

4. Scholarships:

- a. APFCB: 8 delegates
 - 2 from APFCB
 - 1 from APFCB-Abbott
 - 5 from APFCB-Siemens
- b. IFCC: 10 delegatesc. IACC: 2 delegates

5. Trade and exhibition:

a. 97 booths: 40 companies and 6 associations: IACC, APFCB, IFCC, AACC, WASPaLM, and ASCPaLM.

List of participating companies:

ABBOTT DIAGNOSTICS	RCPA
ALERE HEALTH	ROBONIK
BD DIAGNOSTICS	ROCHE DIAGNOSTICS
BECKMAN COULTER	SAMSUNG ELECTRONICS
BINDING SITE	SEBIA
BIO-RAD	SEKISUI
BIOSINO BIOTECHNOLOGY	SETIA GUNA MEDIKA
DIALAB	SHANGHAI KINBIO TECH
DIASORIN	SIEMENS HEALTHCARE DIAGNOSTICS
DIASYS DIAGNOSTIC SYSTEM	SNIBE
DIRUI INDUSTRIAL	SUKRAA SOFTWARE SOLUTION
HORIBA	SUMMIT
INTI MAKMUR MEDITAMA	SYSMEX
JASEM	TAMARA OVERSEAS CORPORINDO
MAYO MEDICAL LABORATORIES	TECHNIDATA
MINDRAY	THERMO FISHER SCIENTIFIC
MITRA BAHAGIA	ТОКУО ВОЕКІ
ORTHO CLINICAL DIAGNOSTICS	TRANSMEDIC INDONESIA
PROLINE	WIDYA MITRA PERSADA
RANDOX LABORATORIES	WYNACOM

b. 7 industry symposia: Becton-Dickinson, Roche, Mindray, Abbott, Siemens, Sysmex, and Beckman-Coulter.

6. Social events:

- a. Opening ceremony on 27 October 2013: the congress was opened by DR. Dr. Trihono, Head of Health Research and Development Agency, Ministry of Health (Kepala Badan Penelitian dan Pengembangan Kesehatan) on behalf of Dr. Nafsiah Mboi, SpA, MPH, Minister of Health of Indonesia, who had given her opening address in video recording.
- b. Cultural night at Garuda Wisnu Kencana on 29 October 2013 with the theme of Indonesian culture which included cultural dances from Bali, West Sumatera, Madura, Aceh, and interactive "Angklung" performance from West Java.
- c. Closing by Dr. Leslie Lai, President of APFCB and hand-over ceremony to the next host (Taiwan) on 30 October 2013.
- 7. **Event organiser:** IACC as the host has signed an agreement with Pactoconvex Ltd., in Jakarta on 25 January 2012 on a profit/lost sharing basis.
- 8. **Audit:** The organizer assigned an independent auditor namely RSM AAJ to do the financial audit. The opinion of the audit was "the accompanying statement referred above present fairly, in all material respects, the recorder cash receipts and disbursements of APFCB 2013 Congress for period of January 1, 2012 to December 31, 2013 in conformity with the cash basis of accounting, which is an other comprehensive basis of accounting other than generally accepted accounting principles applied in Indonesia" (the full audit report is attached in this report).

9. Profit Sharing:

- the total profit of the event is IDR. 5,066,374,534,- (IDR. 2,533,187,267,- for Pactoconvex and IACC respectively). The profit sharing has been executed on 14 May 2014.
- the organizing committee has transferred the profit sharing to APFCB (23%) and IFCC (10%) on 8 June 2014.
- 10. Dissolution of the organising committee has been done on 29 May 1 June 2014 in Derawan island, East Kalimantan.
- 11. Attachment 1: Public Auditor's report
- 12. Attachment 2: Transfer form to APFCB and IFCC

Jakarta, 30 June 2014

July Kumalawati Chairman of OC

Attachment 1: Public Auditor's report

Independent Auditor's Report on

Statement of Cash Receipts and Disbursements of



The 13th Asia-Pacific Federation for Clinical Biochemistry and Laboratory Medicine Congress

For the Period of January 1, 2012 to December 31, 2013



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Chairman's Statement Letter

Regarding the Responsibility for the Statement of Cash Receipts and Disbursements

For the Period of January 1, 2012 to December 31, 2013

The 13th Asia-Pacific Federation for Clinical Biochemistry and Laboratory Medicine Congress ("APFCB 2013 Congress")

We, the undersigned:

Name

July Kumalawati

Office Address

Prodia Tower

Domicile as stated in ID Card

Jl. Kramat Raya No. 150, Jakarta 10430, Indonesia

Jl. Bukit Hijau 2 no.12, RT.008/RW.013,

Kelurahan Pondok Pinang

Kecamatan Kebayoran, Jakarta Selatan

Phone Number

0816 971383

Position

Chairman of APFCB 2013 Congress

state that:

1 We are responsible for the preparation and the presentation of the statement of cash receipts and disbursements of APFCB 2013 Congress;

2 The statement of cash receipts and disbursements of APFCB 2013 Congress has been prepared and presented in accordance with the cash basis of accounting, which is an other comprehensive basis of accounting other than generally accepted accounting principles applied in Indonesia;

3 a) All information in the statement of cash receipts and disbursements of APFCB 2013 Congress has been disclosed in a complete and truthful manner;

The statement of cash receipts and disbursements of APFCB 2013 Congress do not contain any incorrect information or material fact, nor do they omit information or material fact;

4 We are responsible for internal control system of APFCB 2013 Congress.

We certify the accuracy of this statement.

Jakarta, April 1, 2014
For and on Behalf of the Organizing Committee of APFCB 2013 Congress

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<u>July Kumalawati</u> Chairman



Aryanto, Amir Jusuf, Mawar & Saptoto

Number: R/262.AGA/raf.1/2014

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Independent Auditor's Report

The Organizing Committee of The 13th Asia-Pacific Federation for Clinical Biochemistry and Laboratory Medicine Congress

We have audited the accompanying statement of cash receipts and disbursements of the 13th Asia-Pacific Federation for Clinical Biochemistry and Laboratory Medicine Congress ("APFCB 2013 Congress") for period of January 1, 2012 to December 31, 2013, and a summary of significant accounting policies and other explanatory information.

Organizing Committee's responsibility for the statement of cash receipts and dibursements

Organizing Committee is responsible for the preparation and fair presentation of the statement of cash receipts and disbursements in accordance with the cash basis of accounting, which is an other comprehensive basis of accounting other than generally accepted accounting principles applied in Indonesia, and for such internal control as Organizing Committee determines is necessary to enable the preparation of the statement of cash receipts and disbursements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on the statement of cash receipts and disbursements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the statement of cash receipts and disbursements is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the statement of cash receipts and disbursements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the statement of cash receipts and disbursements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the statement of cash receipts and disbursements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the statement of cash receipts and disbursements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



Opinion

In our opinion, the accompanying statement referred above present fairly, in all material respects, the recorded cash receipts and disbursements of APFCB 2013 Congress for period of January 1, 2012 to December 31, 2013 in conformity with the cash basis of accounting, which is an other comprehensive basis of accounting other than generally accepted accounting principles applied in Indonesia.

Aryanto, Amir Jusuf, Mawar & Saptoto

Riki Afrianof

Public Accountant License Number: AP.1017

Jakarta, April 1, 2014

The 13th Asia-Pacific Federation for Clinical Biochemistry and Laboratory Medicine Congress STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

For the Period of January 1, 2012 to December 31, 2013 (In IDR and USD)

	Notes	IDR Currency	USD Currency
CASH RECEIPTS			
Registration Fee	2.b, 2.c, 3	2,189,727,176	63,276.00
Sponsorship	2.b, 4	1,273,831,539	882,626.00
Others Receipts	2.b, 2.c, 5	136,076,151	554.09
Total Cash Receipts		3,599,634,866	946,456.09
CASH DIBURSEMENTS			
Congress Expenses	2.b, 6	(8,483,062,358)	
Bank Charges and Final Interest Income Tax	2.b	(9,868,227)	(87.59)
Total Cash Disbursements	-	(8,492,930,585)	(87.59)
CASH SURPLUS / (DEFICIT)	2.b, 7	(4,893,295,719)	946,368.50

The 13th Asia-Pacific Federation for Clinical Biochemistry and **Laboratory Medicine Congress** NOTES TO STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

For the Period of January 1, 2012 to December 31, 2013 (In IDR and USD)

General 1.

About the Congress

The Asia-Pacific Federation for Clinical Biochemistry ("APFCB") is a federation of 16 national and area associations of clinical biochemistry and laboratory medicine in the Asia-Pacific region whose membership comprises the following:

- Australasian Association of Clinical Biochemists (AACB)
- Chinese Society of Laboratory Medicine (CSLM)
- Hong Kong Society of Clinical Chemistry (HKSCC)
- Association of Clinical Biochemists of India (ACBI)
- Indonesian Association for Clinical Chemistry (IACC)
- Japan Society of Clinical Chemistry (JSCC)
- Korean Society of Clinical Chemistry (KSCC)
- Malaysian Association of Clinical Biochemists (MACB)
- Nepal Association for Medical Laboratory Sciences (NAMLS)
- Pakistan Society of Chemical Pathologists (PSCP)
- Philippine Association of Medical Technologists (PAMET)
- Singapore Association of Clinical Biochemists (SACB)
- Association for Clinical Biochemistry, Sri Lanka (ACBSL)
- Chinese Association for Clinical Biochemistry, Taiwan (CACB)
- Thailand Association of Clinical Biochemists (TACB)
- Vietnamese Association of Clinical Biochemistry (VACB)

The APFCB is domiciled in Singapore where its bank account is also maintained. The APFCB Office in Singapore manages the APFCB's financial and regulatory affairs. The professional activities of the APFCB are executed through its five standing committees, these being the Communications (C-Comm), Education (C-Edu), Laboratory Management (C-LM), Scientific (C-Sci) and Congress and Conferences (C-CC) committees.

The C-CC is involved in the planning and supervising of the triennial APFCB congress and APFCB regional conferences and works closely with the local organizing committees to ensure the success of these congresses. The triennial Asian-Pacific Congress of Clinical Biochemistry (APCCBs), now renamed APFCB congress, is the scientific congress of the APFCB. The first congress was held in 1979 in Singapore. The 13th APFCB congress was held in Bali, Indonesia in 2013.

1.b. Conference Cooperation Agreement

Based on agreement No. 005/CVX-IACC/IKS/I/2012 dated January 25, 2012, PT Pacto Convex Niagatama ("Pacto") and Indonesian Association for Clinical Chemistry ("IACC") entered into Conference Cooperation Agreement.

Pacto is limited liability company established and exists pursuant to and according to the legal provisions prevailing in Indonesia, and has obtained the license to run its business activities from a competent government institution, and is a capable/reputable company, especially as an event organizer.

IACC, an association of clinical chemistry business in Indonesia, formed in 1979 through the endorsement of the APFCB, is hosting "The 13th Asia-Pacific Federation for Clinical Biochemistry Congress" ("APFCB 2013 Congress") at Bali Nusa Dua Convention Centre.

NOTES TO STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS (Continued)

For the Period of January 1, 2012 to December 31, 2013 (In IDR and USD)

IACC has appointed Pacto to organize and manage the preparation and implementation of APFCB 2013 Congress and carry out its best effort to attract participation of sponsors and participants.

Pacto in organizing and managing the preparation and implementation of APFCB 2013 Congress provided and delivered its services to cover all aspects of pre, during and post-event service that is required and expected for the successful delivery of a professional conference.

1.c. Organizing Committee

The organizing committee of APFCB 2013 Congress was held in Bali, Indonesia on October 27 - 30, 2013, is as follows:

Chairman

: July Kumalawati

Executive Secretary

: Eric Martoyo

Secretariat

: Krist Haksa

Treasurers

: Augustine Matatula and Sri Paulani

Other organizing committees consist of Scientific, Scientific Meeting Facility, Exhibition, Social Programme, Accommodation & Transportation, Publication & Promotion, and International Advisory Board.

2. Summary of Significant Accounting Policies

2.a. Basis of Statement of Cash Receipts and Disbursements Preparation

The statements of cash receipts and disbursements are prepared using the cash basis of accounting, which is an other comprehensive basis of accounting other than generally accepted accounting principles applied in Indonesia. The statements present all receipt and disbursement related to APFCB 2013 Congress.

APFCB 2013 Congress' general books of accounts are maintained in Indonesian Rupiah (IDR) and United States Dollar (USD). All transactions in IDR are recorded and reported in IDR; and all transactions in USD are recorded and reported in USD.

2.b. Cash Surplus / Deficit

Source of funds to finance APFCB 2013 Congress are receipts from registration fee from participants, rental fee from exhibition participants, sponsorships, and other legal sources; net off refund. All expenditures consist of fixed cost and variable costs. A surplus or positive net cash received from receipts deducted by actual expenditures will share equally, 50% for IACC and 50% for Pacto, after all actual expenditures have been calculated and fully paid.

For the purpose of this report, cash surplus / deficit is calculated up to February 28, 2014. Balance of cash surplus / deficit as of December 31, 2013, will be added and deducted with the transactions during January 1, 2014 up to February 28, 2014. Receivable from registration fee and sponsorship as of February 28, 2014, will be added to the balance of cash surplus / deficit. Balance of cash surplus as of February 28, 2014 denominated in USD is converted into IDR using the rate of exchange prevailing issued by the Bank of Indonesia is USD 1 = IDR 11,634.

2.c. Refund

Refund can be done with the following conditions, such as:

- (a) The paper/abstract is not approved or accepted.
- (b) Excess payment due to an error in the payment system which should be special price but subject to charge normal price.

NOTES TO STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS (Continued)

For the Period of January 1, 2012 to December 31, 2013 (In IDR and USD)

- (c) Free of charge for invited speakers, but the payment has been made already.
- (d) Free of charge for committee, but they are registered as participants and make the payment.
- (e) Double payment.
- (f) Withdrawal the paper.
- (g) The participants having problems with their flight.
- (h) The VISA of participants is not valid and should be returned to their country.
- (i) Excess payments from sponsor defray the participants.
- (j) Refund by mistake does not accept the abstract already sent by participants so as not to be able to do a presentation.

3. Registration Fee

	IDR Currency	USD Currency
Congress:		
Local Participants	750,711,007	-
Overseas Participants	1,358,646,165	70,270
consequence and an analysis of consequences. The manufactures	2,109,357,172	70,270
Workshop:		
Local Participants	69,558,750	-
Overseas Participants	23,529,204	909
•	93,087,954	909
Total Registration Fee	2,202,445,126	71,179
Less: Refund		
Congress	(12,717,950)	(7,753
Workshop		(150
Registration Fee - Net	2,189,727,176	63,276

4. Sponsorship

	IDR Currency	USD Currency
Sponsorship Add: Value Added Tax	1,146,129,171 127,702,368	808,604 74,022
Total	1,273,831,539	882,626

NOTES TO STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS (Continued)

For the Period of January 1, 2012 to December 31, 2013 (In IDR and USD)

5. Other Receipts

	IDR Currency	USD Currency
Un-identified Receipts	51,382,608	-
Over Payment	3,950,000	
Less: Refund	(5,950,000)	(100)
Bank Interest Income	47,893,543	137
Additional Charges (Rental Additional Booth)	38,800,000	517
Total Other Receipts	136,076,151	554

6. Congress Expenses

	IDR Currency
Fixed Cost:	
Secretarial Service Before Event	326,312,212
Secretarial Service During Event	76,834,000
Marketing and Promotion	315,994,110
	719,140,321
Variable Cost:	
Manpower During Event	78,400,000
Transportation and Hospitality	187,011,000
Meeting Room and Equipment Rental	1,085,068,080
Meals	1,612,250,000
Social Functions	1,544,966,250
Conference Kits	577,042,000
Committee and PCO Expenses	216,701,290
Speaker and Moderator Expenses	744,279,830
Exhibition	738,549,000
Additional	208,467,100
	6,992,734,550
Total Expenditures (excluded VAT)	7,711,874,871
Value Added Tax - 10%	771,187,487
Total Expenditures	8,483,062,358

NOTES TO STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS (Continued)

For the Period of January 1, 2012 to December 31, 2013 (In IDR and USD) $\,$

7. Cash Surplus / (Deficit)

The movements cast receipts and disbursements up to February 28, 2014, should be as follows:

	IDR Currency	USD Currency
CASH SURPLUS / (DEFICIT) AS OF DECEMBER 31, 2013	(4,893,295,719)	946,368.50
Receivable: Registration Fee Sponsorship	-	730.00 600.00
Value Added Tax (VAT) Invoice issued by Pacto Related to Sponsorship	(127,702,368)	(74,021.55)
Estimated Dissolution Committee Expense	(40,000,000)	-
Estimated Audit Fee (included VAT)	(500,000)	(3,850.00)
Bank Charges and Final Interest Income Tax January - February 2014	(2,239,460)	(7.29)
Bank Interest Income January - February 2014	10,497,298	11.42
CASH SURPLUS / (DEFICIT) AS OF FEBRUARY 28, 2014	(5,053,240,250)	869,831.08

A surplus or positive net cash received from receipts deducted by actual expenditures will share equally, 50% for IACC and 50% for Pacto, after all actual expenditures have been calculated and fully paid. Estimated profit sharing from the APFCB 2013 Congress accomplishment is as follows:

	IDR Currency
AS OF FEBRUARY 28, 2014 CASH DEFICIT - IDR CASH SURPLUS - USD (rate IDR 11,634)	(5,053,240,250) 10,119,614,784
NET BALANCE AS OF FEBRUARY 28, 2014	5,066,374,534
PROFIT SHARING: IACC - 50% PACTO - 50%	2,533,187,267
TOTAL	5,066,374,534

8. The Organizing Committee Responsibility on Statements of Cash Receipts and Disbursements of APFCB 2013 Congress

The organizing committee is responsible for the preparation of statement of cash receipts and disbursements of APFCB 2013 Congress which completed on April 1, 2014

Attachment 2: Transfer forms to APFCB and IFCC

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PERMOHONAN PENGIRIMAN UANG APPLICATION FOR FUND TRANSFER

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С	PENGIRIM REMITTER	D		PATA	Cir. No.
NAMA PENGIRIM REMITTER'S AME ALAMAT PENGIRIM REMITTER'S ADDRESS NAMA DAPAT DIHUBUNGI CONTACT PERSON	Sti Paulani Kramat Raya 150 pavanta 1130 Sti Paulani	HUBUNGAN KEUANGAN FINANCIAL RELATIONSH TUJUAN TRANSAKSI *) TRANSACTION PURPOSE BERITA MESSAGE	synnesosispin de PROFIT out	Tidak NO SHARING. ACC - FOR BHY	ArtC8 -
NO. HANDPHONE CELLULAR PHONE NO. KOTA CITY	161868494 NO. TELEPON (Z-21-3144162	SUMBER DANA *) SOURCE OF FUND TUNAI	or a pouven léasi beranggurg lurangan mangan kesalahan kesalahan kesalahan kesalahan kesalahan salahan alamasak	Rp	(Money only (2014)s
STATUS STATUS KODE NEGARA	PENDUDUK NON PENDUDUK NON RESIDENT	Cash TABUNGAN Savings Acco		Rp In USIS ASSUMAGE	disebabkan adanya
COUNTRY CODE NO. REKENING DI BCA *) ACCOUNT NUMBER WITH BCA *) Apabila transaksi gagal dilakukan	MO. TANDA PENGENAL DENTIFICATION NO. Iditolak, maka dana akan dikembalikan ke rekening tersebut. ed, the fund will be returned to this account.	CEK / BG BC Checking/ Cu *) Khusus transaks	ment Account INO.	Rp	iii). Meeg miliipned
DIISI OLEH BANK / BANK USE ONLY	ACIS IS Sociedad for all sentilly sollines on as pro-	INSTRUKSI KHUSUS / S	SPECIAL INSTRUCTIONS	OPERATOR	VERIFIER
Biaya dari bank koresponden di Correspondent bank's charges a		/ Value	en BCA unuk memberhab dalah en BCA unuk memberhab dalah enada	analism seems and securities of the property of the company of the control of the	period advanced action and a constant advanced and a constant advanced and a constant action and a constant action
JUMLAH YANG DIKIRIM AMOUNT TRANSFERRED PROVISION BIAYA CHARGE TERBILANG (RUPIAH) / AMOUNT IN WO	PROV AMOUNT IN FOREIGN CURRENCY EXCHANGE RATE AMOUNT INTIN 19 082,39 13.275 Rp 253. 11 22,32 13.275 Rp Rp JUMLAH/TOTAL Rp 253. PROS (INDONESIAN RUPIAH) TUNK ENGAN PULLAH TOTAL ENGA	1. N m n n n n n n n n n n n n n n n n n n	engakui permohonan ini sah senconditionally accept all the cknowledge that this applice enyatakan dan menjamin bahwa upiah lebih dari USD 100.000 at Indonesia.	terms and conditions on the ation is legally binding after tidak akan melakukan pembelian au ekuivalen perbulan dari seluru will not purchase any foreign er or any equivalent thereto per mo	reverse side and being validated. valuta asing terhadap in sistem perbankan