

(For Individual Shareholder)

**POWER OF ATTORNEY TO ATTEND
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
PT ADIRA DINAMIKA MULTI FINANCE Tbk (“The Company”)
DATE: MARCH 29, 2019**

The undersigned:

Name of Shareholder : _____
Full address : _____
holder of Kartu Tanda Penduduk number _____ issued by
_____ on _____

(a copy of valid KTP is attached), as the holder/owner of _____ shares in the Company (hereinafter referred to as the “Principal”), do hereby confer Power on Attorney on:

1. Name : _____
Address : _____
KTP : Number _____
Issued by _____
Date of issue _____
(a valid copy of KTP is attached)

and/or

2. Name : _____
Address : _____
KTP : Number _____
Issued by _____
Date of issued _____
(a valid copy of KTP is attached)

(either jointly as well as individually, hereinafter referred to as the “Attorney”),

-----SPECIFICALLY-----

To represent and act for and on behalf of the Principal:

- a. To attend the Annual General Meeting of Shareholders of the Company to be convened in Jakarta on March 29, 2019 or any adjournment thereof or on another date as determined by the Board of Directors of the Company (“Meeting”);
- b. To participate in the discussions at the Meeting; and
- c. To cast the votes on the resolutions with respect to the following agenda items:

Agenda		Voting Instructions		
		In Favour	Abstain	Against
1.	a. Approval of the Company’s annual report for financial year ended on 31 December 2018; b. Ratification of the Company’s financial report for the financial year ended on 31 December 2018; and c. Ratification of the supervisory report of the Company’s Board of Commissioners for the financial year ended on 31 December 2018;			
2.	Determination of the use of the Company’s net profit for the			

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	financial year ended on 31 December 2018;			
3.	Appointment of the Public Accountant and Public Accounting Firm for financial year 2019;			
4.	a. Determination of the salary and allowance and/or other benefit of the Company's Board of Directors; b. Determination of the salary and incentive and/or other remuneration of the Company's Board of Commissioners; c. Determination of the honorarium and other incentives of the Company's Sharia Supervisory Board;			
5.	Approval to transfer and/or pledge as security for debt more than 50% (fifty percent) of the Company's total assets;			
6.	Accountability of the realization of the fund resulted from the issuance of Adira Finance Continuing Bond IV Phase III Year 2018, Adira Finance Continuing Bond IV Phase IV Year 2019 and Adira Finance Continuing Sukuk Mudharabah III Phase III Year 2019;			

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

- a. that this Power of Attorney is irrevocable without a prior written notification to the Board of Directors, which should have been received by the Board of Directors of the Company before Meeting started;
- b. that the Principal now or in the future undertakes to ratify all legal acts performed by the Attorney on behalf of the Principal, by virtue of this Power of Attorney;
- c. that the Principal grants this Power of Attorney without the rights of the Attorney to delegate the powers conferred under this Power of Attorney to the other person; and
- d. this Power of Attorney shall be effective as from the date this Power of Attorney is signed.

This Power of Attorney is signed in _____ on _____ 2019

The Principal

The Attorney

Meterai Rp6.000

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Remarks:

1. This power of attorney should be signed over a stamp duty of Rp 6.000,00 and dated.
2. A power of attorney which is to be signed outside of the territory of the Republic of Indonesia, shall be legalized by the notary and by the Indonesian Embassy in the country where this power of attorney is signed.
3. Pursuant to paragraph 6 of Article 24 of the Articles of Association of the Company, the Chairman of the Meeting shall be entitled to request the attorney who represents a shareholder to show this power of attorney at the Meeting.
4. Pursuant to paragraph 8 of Article 24 of the Articles of Association of the Company, members of the Board of Directors, Board of Commissioners and the employees of the Company are allowed to act as proxies of shareholders at the Meeting, however, the votes they cast as proxies at the Meeting will not be counted in voting.
5. Pursuant to paragraph 11 of Article 24 of the Articles of Association of the Company, the shareholders having the attending votes but cast the blank votes or abstain shall be considered as having the same votes as the majority votes of shareholders.