



Company Profile 2017

Corporate Profile



Corporate Profile

- TRAC Astra Rent a Car proudly launches TRAC Syariah in 2017. TRAC Syariah offers premium operating lease service that wholly complies with Shariah law for corporate customers in Indonesia.

1st company in Indonesia to provide legal *ijarah* service

- TRAC Syariah is the first company in Indonesia to provide legal *ijarah* service. TRAC has earned recommendation letter No. U-576/DSN-MUI/XI/2016 from Dewan Syariah Nasional – Majelis Ulama Indonesia (“DSN MUI”) and subsequently established separate Syariah division and appointed two Shariah Advisory Council (SAC). Below is TRAC Syariah™’s management team:

- TRAC Syariah Shariah Advisory Council :

Dr. Muhammad Maksum, MA
(UIN’s Academician)



KH. Zulfa Mustofa MY
(MUI Jakarta’s Management)

Corporate Profile

- In addition to TRAC's premium benefits, TRAC Syariah provides unique value proposition:



- **Riba-free transactions.** TRAC Syariah's assets are financed and insured by Syariah Financial Institution. TRAC Syariah imposes no penalty, including early termination charge, over the leasing period. TRAC Syariah only imposes Ta'widh and Gharamah that will be donated for public goods.



- **Cash refund opportunity.** Based on risk sharing concept, customer pays only actual maintenance cost. The monthly lease payment already includes maintenance deposit. If the actual cost is less than the deposit, TRAC Syariah will return the unused deposit.



- **Competitive Price.** TRAC Syariah offer lease rate as competitive as TRAC conventional lease.

TRAC Syariah – Product

TRAC Conventional Products		TRAC Syariah Products
Syariah-compliant contract (Akad)		
Late on Returning Asset	0.1% for late payment and 5% for late asset return	<ul style="list-style-type: none"> • Ta'widh (compensation) as much as cost incurred to collect receivables. • Gharamah (sanction) 0.1% for late payment -> channel it to CSR • If customer is late on returning the asset because of their own circumstances, TRAC may charge daily rent price.
Early Termination	Penalty: 45% of remaining lease contract size	No Penalty. But, every dispute or termination will be negotiated by mutual consent. Early termination can only be allowed if the customer is proven to be in financial difficulties.
Fairer transactions		
Routine Maintenance	TRAC cover all the cost of maintenance.	<ul style="list-style-type: none"> • If actual cost < the budget, the difference will be returned to customer • If actual cost > the fund, TRAC will charge the excess cost to customer.
Financing and insurance – Halal 100%		
Financing & Insurance	Conventional loan and conventional insurance	Syariah loan and syariah insurance

TRAC Syariah – Network



■ TRAC Syariah network integrated with TRAC Astra Rent a Car scattered in almost all big city in Indonesia:

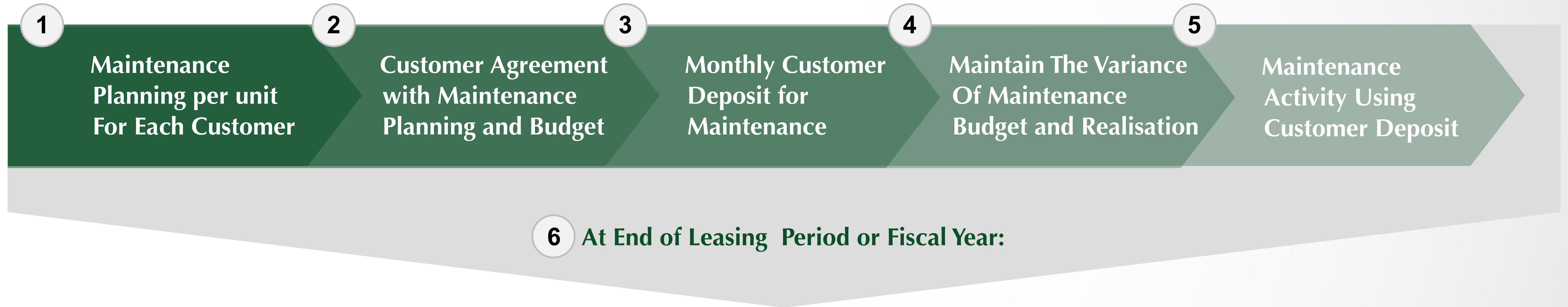
34 Branches

32 Service Points

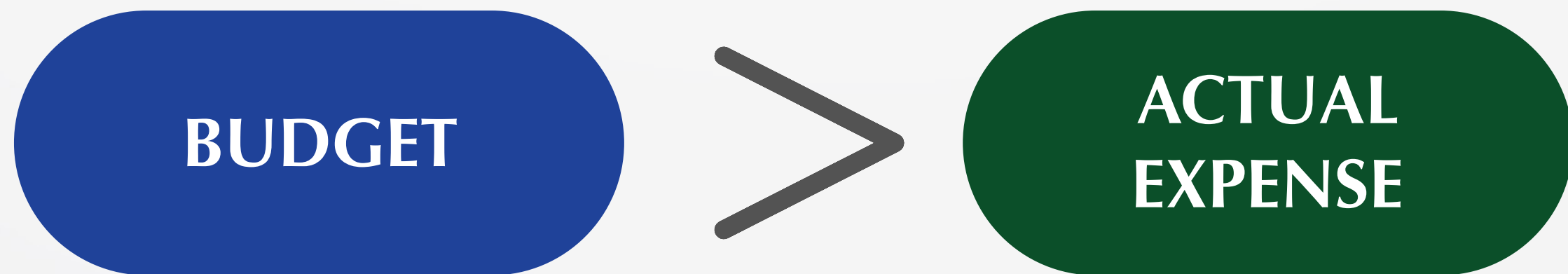
70 Outlets

500 Workshop Partners

TRAC Syariah : Maintenance General Process



Under-budget
case



TRAC will **re-fund** the remaining budget balance

Over-budget
case



TRAC will **charge** the excess expense over budget

Maintenance Classifications

- Maintenance included in monthly customer deposit

Regular Maintenance	
Air Filter	Fan Belt/Alternator
Fuel Filter	Oli Mesin
Oil Filter	T/R Oil
A/C Filter	D/F Oil
Brake Fluid	Spooing
SLLC/Radiator Coolant	Balancing
Spark Plug	Carburator Cleaning
Packing Drain	Brake Cleaning

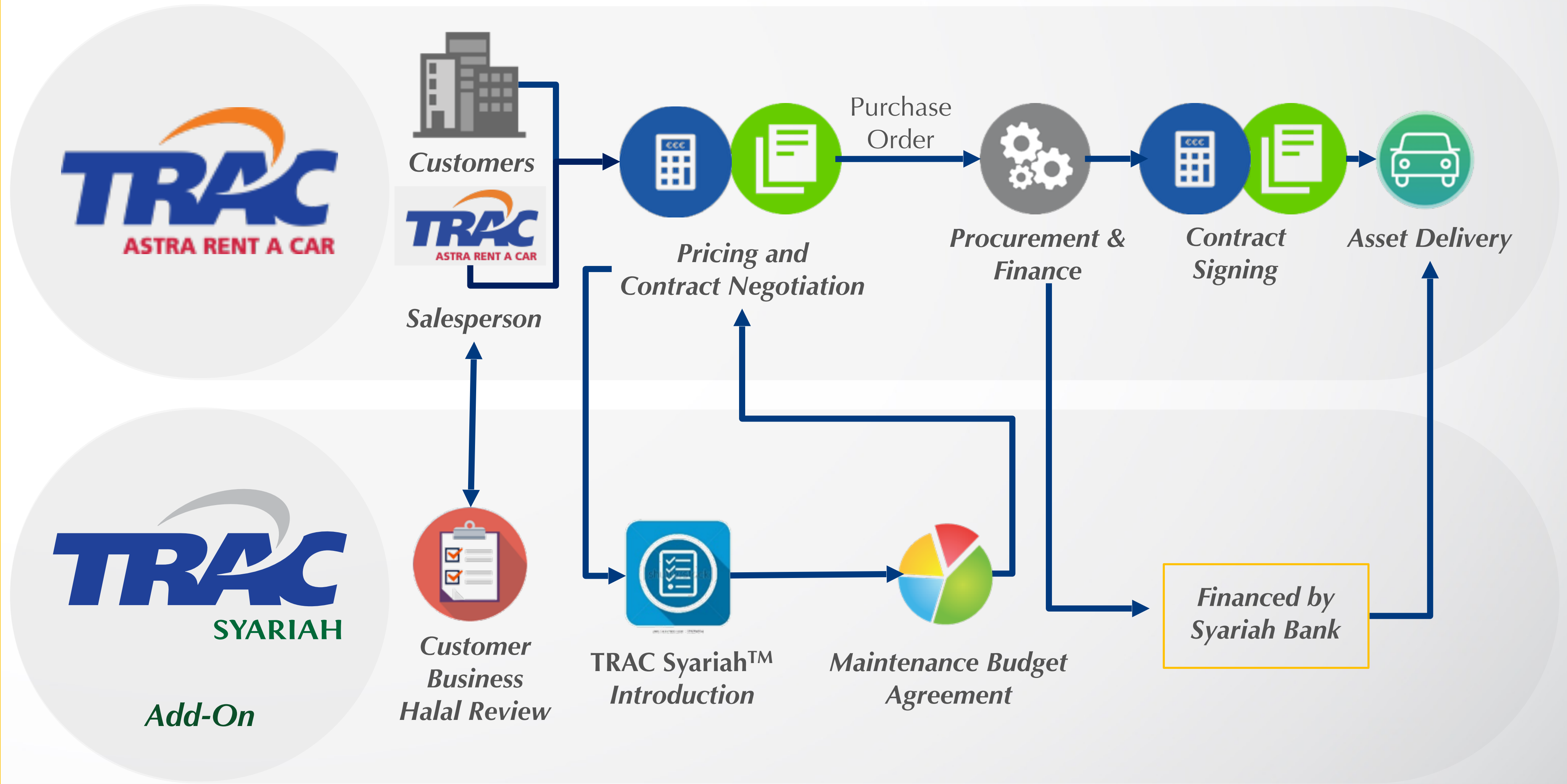
Non Regular Maintenance	
Tire	Wiper & Bulb Electrical
Accu	V Belt AC & Alternator
Brake Pad	
Brake Shoe	
Disc Clutch	
Cover Clutch	
Front Shock Absorber	
Rear Shock Absorber	

- Maintenance not included in customer deposit (customer's own responsibility)

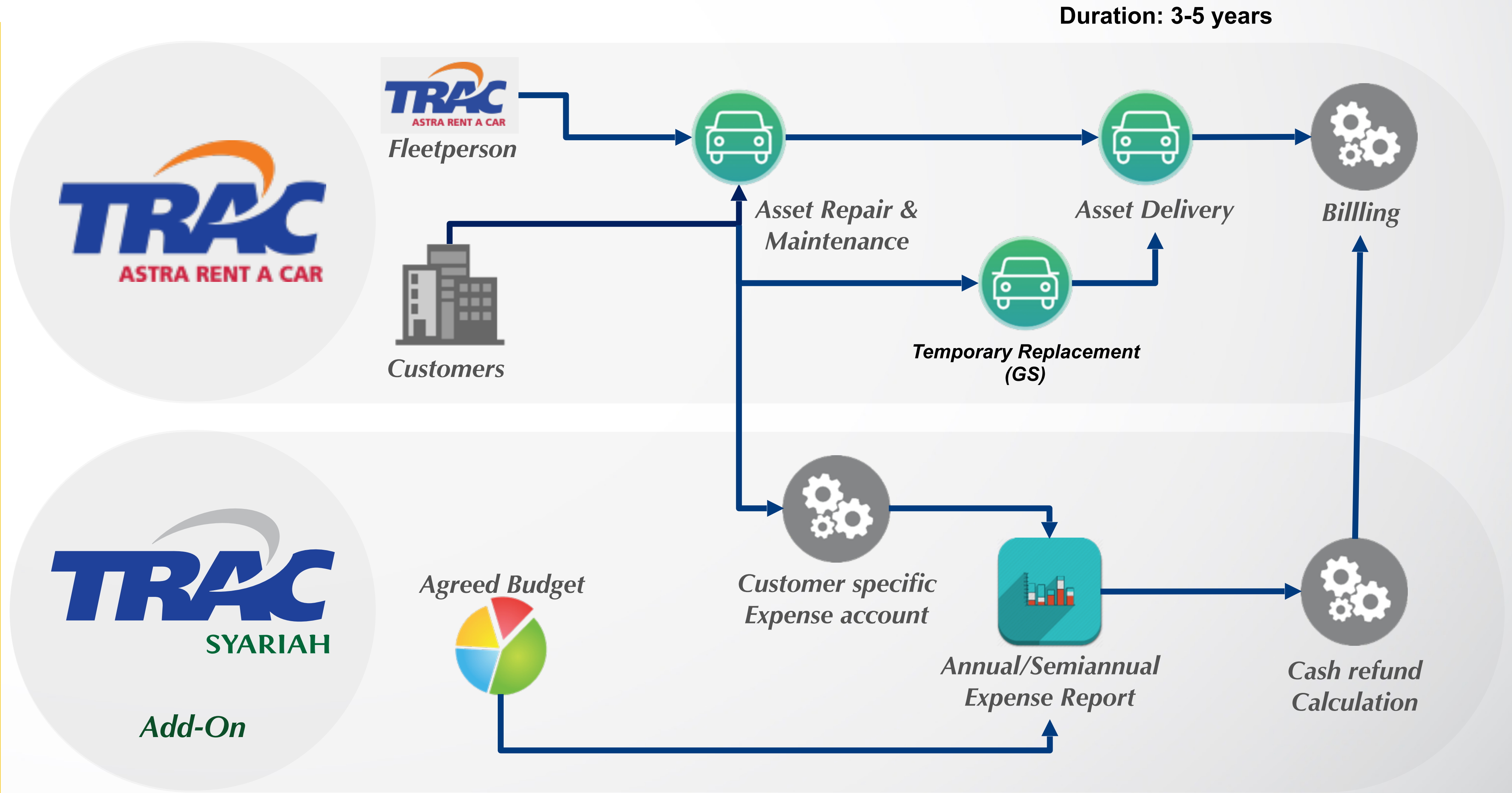
Non Covered Maintenance
ACCU Water
Tire pressure

Flow Process – Contract Initiation

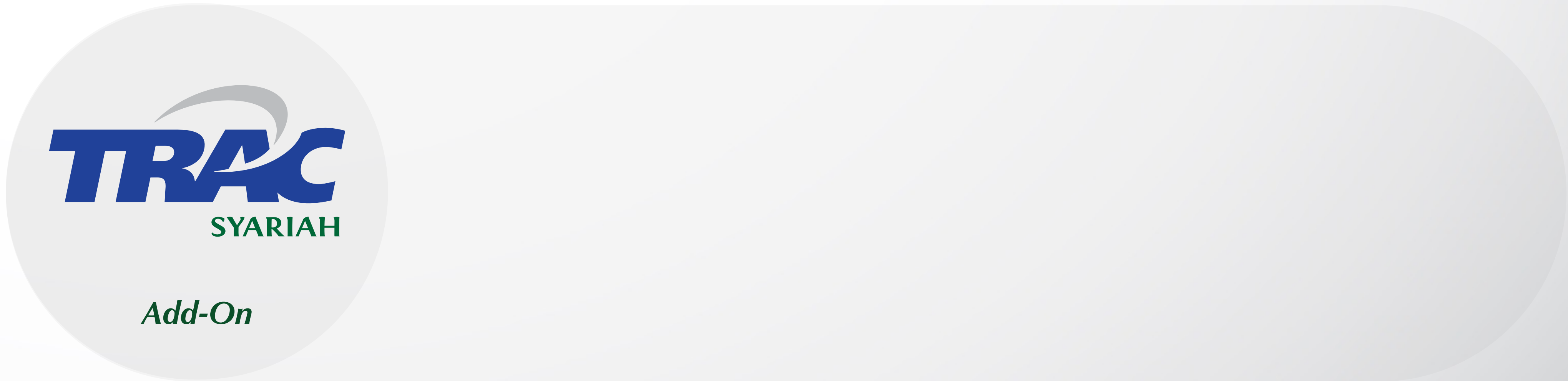
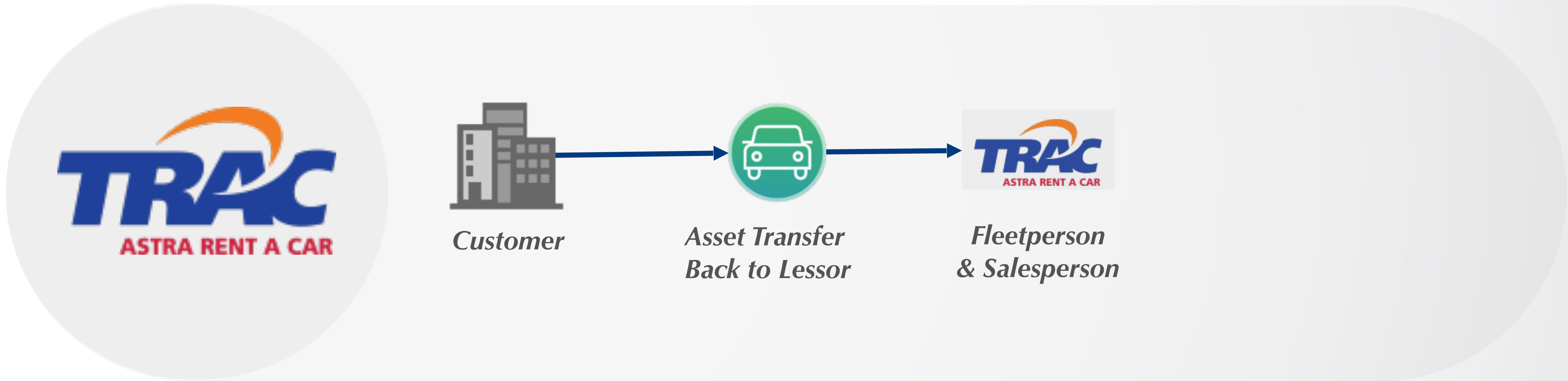
Duration: 1-2 months



Flow Process – During Contract



Flow Process – End of Contract





Thank You for Your Valuable Time

Sales Peson

Contact Number

www.trac.astra.co.id

PT Serasi Autoraya

GRHA TRAC Jl. Condet Raya No.15, Gedong

Ps. Rebo - Jakarta Timur 13760

Tlp. (+62)21 - 84040

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Attachment

Recommendation of Dewan Syariah Nasional - Majelis Ulama Indonesia



DEWAN SYARIAH NASIONAL MUI
National Sharia Board - Indonesian Council of Ulama
Sekretariat : Jl. Dempo No.19 Pegangsaan - Jakarta Pusat 10320 Telp. : (021) 3904146 Fax. : (021) 31903288

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
Jakarta, 07 Shafar 1438 H
07 November 2016 M

Nomor : U-576/DSN-MUI/XI/2016
Lamp. : -----
Hal : **Rekomendasi Dewan Pengawas Syariah**

Kepada Yth. :
Direksi PT Serasi Autoraya (Trac Astra Rent A Car)
Sdr. Hadi Winarto
di -
JAKARTA

Assalamu'alaikum Warahmatullah Wabarakatuh,

Puji syukur ke hadirat Allah Subhanahu wa Ta'ala, teriring doa semoga Saudara dalam keadaan sehat wal afiat dan mendapat lindungan dari Allah SWT dalam menjalankan tugas sehari-hari.

Menunjuk surat Saudara No. 157/CORP-SLS/IX/2016 tertanggal 07 September 2016 dan No. 114/CORP-SLS/X/2016 tertanggal 26 Oktober 2016 terkait permohonan rekomendasi Dewan Pengawas Syariah, Dewan Syariah Nasional-Majelis Ulama Indonesia (DSN-MUI) merekomendasikan dan menetapkan nama-nama berikut sebagai Dewan Pengawas Syariah (DPS) pada PT Serasi Autoraya (Trac Astra Rent A Car), Jakarta. Mereka itu adalah:

- 1. KH. Zulfa Mustofa MY (Ketua)**
- 2. Dr. Muhammad Maksun, MA (Anggota)**

Selanjutnya, setelah anggota DPS yang kami rekomendasikan diangkat oleh perusahaan Saudara, agar Saudara segera memberi tahu kepada kami. Apabila dalam waktu 6 (enam) bulan setelah keluarnya rekomendasi ini kami tidak mendapat laporan pengawasan aspek syariah oleh DPS tersebut, maka kami akan mencabut rekomendasi ini.

Demikian rekomendasi ini dikeluarkan untuk dipergunakan sebagaimana mestinya.

Wassalamu'alaikum Warahmatullah Wabarakatuh,

DEWAN SYARIAH NASIONAL-
MAJELIS ULAMA INDONESIA
BADAN BELAKSANA HARIAN
Sekretaris,

Ketua,

DR. KH. MA'RUF AMIN



DR. H. ANWAR ABBAS, MM, MAG

Tembusan:
Dewan Pengawas Syariah PT Serasi Autoraya (Trac Astra Rent A Car)