



BCAP is Ready to Move Forward With Its Integrated Digital Financial Services

Jakarta, June 29, 2020

PT MNC Kapital Indonesia's ("BCAP" or "The Company") transformation towards integrated digital financial services is already at its final stages. This is marked by the signing of a binding term sheet to acquire the majority stake in a peer-to-peer (P2P) lending platform company.

After the acquisition, in addition to functioning as third party or individual lenders marketplace, The Company plans to utilize the platform as the financing channeling agent for SPIN users, MNC Bank, MNC Finance and MNC Leasing.

BCAP Digital Direction

BCAP's digital initiatives extend beyond this undertaking, as MNC Bank, with its vision to become a bank of the future based on the latest technology, will launch its new mobile banking, named **Motion** (Mobile Transaction Indonesia).

To realize MNC Bank's vision toward branchless banking and to maximize customer experience, various new features have been developed within Motion, including: biometric login (both face recognition and fingerprint), digital onboarding with E-KYC, various transfer options (online, RTGS, virtual account to top up e-money transfer), split bills, QRIS capability for online and offline payments, complete historical transaction and credit information, real time notification, foreign exchange transactions, etc.

In addition, MNC Life and MNC Insurance joined forces to combine their two retail products to provide a complete product offering through **Hario**, a digital insurance application that provides easy, instant and affordable protection. The synergy between both of MNC Group's insurance services aims to maximize the user experience. Targeting millennials in Indonesia, totalling up to 100 million people, Hario provides health, accident, pension, education, to home insurance, offering flexibility for

BCAP Siap Bergerak Kedepan Dengan Layanan Keuangan Digital Terintegrasinya

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Transformasi PT MNC Kapital Indonesia ("BCAP" atau "Perseroan") menuju layanan keuangan digital yang terintegrasi berada pada tahap akhir, hal ini ditandai dengan ditandatanganinya *term sheet* untuk mengakuisisi mayoritas saham perusahaan platform *peer-to-peer (P2P) lending*.

Setelah akuisisi, selain berfungsi sebagai *marketplace* bagi pihak ketiga atau pemberi pinjaman individu, Perseroan berencana untuk menggunakan platform tersebut sebagai penyalur pembiayaan kredit bagi pengguna SPIN, MNC Bank, MNC Finance dan MNC Leasing.

Arah Digitalisasi BCAP

Inisiatif digital yang ditempuh oleh BCAP tidak terhenti di situ, MNC Bank dengan visinya untuk menjadi bank masa depan yang berlandaskan teknologi terkini, akan meluncurkan *new mobile banking* dengan nama **Motion** (Mobile Transaction Indonesia).

Untuk mewujudkan visi MNC Bank menuju bank tanpa cabang dan meningkatkan kepuasan pengalaman nasabah, berbagai fitur baru dikembangkan didalam Motion, termasuk: *biometric login* (pengenalan wajah dan sidik jari), prosedur verifikasi identitas secara *online* (E-KYC), berbagai pilihan transfer (*online*, RTGS, akun virtual untuk *top up* transfer uang elektronik), tagihan terpisah, QRIS untuk pembayaran *online* dan *offline*, transaksi historis dan informasi kredit yang lengkap, pemberitahuan *real time*, transaksi valuta asing dan lain-lain.

Selain itu, MNC Life dan MNC Insurance bekerjasama menggabungkan kedua produk ritel mereka untuk melengkapi produk yang ditawarkan oleh **Hario**, aplikasi asuransi digital yang menyediakan perlindungan dengan mudah, instan dan terjangkau. Sinergi kedua layanan asuransi MNC Group bertujuan memaksimalkan pengalaman penggunaannya. Menargetkan kaum milenial di Indonesia yang mencapai 100 juta orang, Hario menyediakan asuransi kesehatan,

customers to choose insurance premiums within one platform. In response to the COVID-19 pandemic, Hario has also released an additional free life protection product.

MNC Trade, the digital and online trading platform owned by MNC Sekuritas, will provide additional service as an online mutual fund agent or online Agen Penjual Efek Reksa Dana (APERD). The first phase development will begin with MNC Asset Management mutual fund products. Expected to launch by the end of this year (depending on OJK's approval), MNC Sekuritas will manage various mutual fund products from numerous asset managements in the MNC Trade platform, together with the ease of online account opening, auto-sweep, and even recognizing the user's mutual fund portfolio as collateral for additional trading limit and many other features.

Meanwhile, MNC Asset Management which manages investment in mutual fund products, is revamping its **MNC Duit** platform into "MNC Duit 2.0", an all-in-one integrated platform that will not only serve retail clients transactions, but also APERD, financial consultants and institutions.

SPIN (Smart Payment Indonesia) is a platform owned by MNC Teknologi Nusantara that provides e-money, e-wallet and digital remittance. SPIN will be focused as basic mass product payments such as mobile credit top up, electricity, tax and BPJS. SPIN also enables its users to transfer funds digitally, to a specific bank account, other e-wallet, or even withdraw money at Alfamart and Alfamidi chains.

SPIN's latest innovation was the new concept of in-TV purchase. Users are able to scan the displayed QRIS and buy products offered directly from their television screen. This is the first step of SPIN synergizing its capability into the media business of MNC Group

MNC Teknologi Nusantara ("MTN"), the company behind SPIN, is also in process to launch loyalty point program. The advanced **loyalty point** will be integrated into all MNC Group's various digital

kecelakaan, pensiun, pendidikan, hingga asuransi rumah, menawarkan fleksibilitas kepada pengguna dalam memilih premi asuransi dalam satu platform. Sebagai respon terhadap pandemi COVID-19, Hario juga telah merilis tambahan produk perlindungan jiwa gratis.

MNC Trade, platform digital dan *online trading* yang dimiliki MNC Sekuritas menyediakan layanan tambahan sebagai Agen Penjual Efek Reksa Dana (APERD) online. Pengembangan tahap pertama dimulai dengan produk reksa dana MNC Asset Management. Diharapkan, pada akhir tahun ini (tergantung pada persetujuan OJK), MNC Sekuritas akan mengelola aneka produk reksa dana dari berbagai manajemen aset dalam platform MNC Trade, ditambah juga dengan kemudahan pembukaan akun secara *online*, *auto-sweep*, dan bahkan mengakui portofolio reksa dana pengguna sebagai jaminan untuk batas perdagangan tambahan dan banyak fitur-fitur lainnya.

Sementara itu, MNC Asset Management yang mengelola investasi produk reksa dana juga telah mengubah platform **MNC Duit** menjadi "MNC Duit 2.0", platform terintegrasi *all-in-one* yang nantinya tidak hanya melayani transaksi klien ritel, tetapi juga APERD, konsultan keuangan, dan klien institusi.

SPIN (Smart Payment Indonesia) merupakan platform milik MNC Teknologi Nusantara yang menyediakan layanan e-money, e-wallet dan transfer digital. SPIN akan fokus sebagai alat pembayaran produk kebutuhan dasar seperti pulsa, listrik, pajak dan BPJS. SPIN juga memungkinkan para penggunanya untuk mentransfer dana secara digital, ke rekening bank tertentu, e-wallet lain, atau bahkan tarik tunai di jaringan Alfamart dan Alfamidi.

Inovasi terkini dari SPIN adalah konsep baru *in-TV purchase*. Pengguna dapat melakukan *scan* QRIS yang terpampang di layar televisi dan membeli produk yang ditawarkan. Ini merupakan langkah pertama dari SPIN mensinergikan kemampuannya masuk ke ranah bisnis media dari MNC Group

MNC Teknologi Nusantara ("MTN"), perusahaan di balik SPIN, juga dalam proses untuk meluncurkan program **loyalty point**. *Loyalty Point* ini akan diintegrasikan ke dalam berbagai platform digital

platforms, from media, such as RCTI+ and Vision+, to financial services, including SPIN, Motion, Hario, MNC Trade, MNC Duit to the P2P platform, which can be used to subscribe or receive special offers to further increase engagement and retain customers to stay within MNC Group's ecosystem.

Other than the aforementioned digital initiatives, the Company is currently developing an application-based fund-raising platform through technology-powered **equity crowdfunding**, while MTN also in the process for Bank Indonesia's approval as **payment gateway**. This payment gateway will act as biller aggregator within MNC Group's ecosystem as well as third parties.

The Synergy

MNC Group plans to fully utilize its big data, integrate the master data management as a leverage for products' cross selling and upselling. In order to achieve this, MNC Group is developing single sign on across its digital ecosystem to consolidate users' identity to enable event driven analytics for better customer behavior insights and real time offering.

"We have prepared the synergy. By entering into retail financing, the P2P lending platform can be used as the financing channeling agent for SPIN, MNC Bank, MNC Finance and MNC Leasing, along with many other opportunities to be developed in the future, integrating other MNC Group's businesses. Then SPIN will act as the synergizer between BCAP, MNCN (PT Media Nusantara Citra Tbk) and IPTV (PT MNC Vision Networks Tbk). With additional features such as loyalty point and payment gateway to increase user's engagement", said Hary Tanoesoedibjo, Executive Chairman of MNC Group.

In line with that statement, the Company's Director who is in charge of digital development, Jessica Tanoesoedibjo also said that, "The revolution of

MNC Group, dari media, seperti RCTI+ dan Vision+, hingga jasa keuangan, termasuk SPIN, Motion, Hario, MNC Trade, MNC Duit hingga platform P2P, yang dapat digunakan untuk berlangganan atau mendapatkan penawaran khusus yang bertujuan untuk meningkatkan keterlibatan dan mempertahankan pelanggan agar tetap berada dalam ekosistem MNC Group.

Selain inisiatif digital diatas, Perseroan juga sedang mengembangkan aplikasi urun dana melalui penawaran saham berbasis teknologi informasi (**equity crowdfunding**), disaat yang bersamaan, MTN juga sedang dalam proses persetujuan Bank Indonesia sebagai **payment gateway**. Payment gateway ini akan menjadi metode pembayaran tagihan dalam ekosistem MNC Group maupun pihak ketiga.

Sinergi

MNC Group berencana untuk sepenuhnya memanfaatkan *big data* nya, mengintegrasikan *master data management* nya untuk meningkatkan peluang *cross selling* dan *upselling* produk yang ditawarkan. Untuk mencapai hal ini, MNC Group sedang mengembangkan sistem akses tunggal di seluruh ekosistem digitalnya, mengkonsolidasi identitas pengguna untuk mengolah data analitik berdasarkan peristiwa agar dapat mengetahui tingkah laku pelanggan dengan lebih baik dan melakukan penawaran pada waktu yang tepat.

"Kita sudah siapkan sinerginya. Dengan memasuki bidang pembiayaan retail, platform *P2P lending* ini dapat digunakan sebagai platform penyaluran pembiayaan kredit untuk MNC Bank, MNC Finance dan MNC Leasing, serta peluang-peluang lainnya untuk dapat dikembangkan dengan mengintegrasikan bisnis MNC Group lainnya. Lalu SPIN akan mensinergikan BCAP, MNCN (PT Media Nusantara Citra Tbk) dan IPTV (PT MNC Vision Networks Tbk). Dengan fitur tambahan seperti *loyalty point* dan *payment gateway* akan lebih meningkatkan keterlibatan pengguna", ungkap Hary Tanoesoedibjo, Executive Chairman MNC Group.

Sejalan dengan hal tersebut, Direktur Perseroan yang membawahi pengembangan digital, Jessica Tanoesoedibjo juga berkata bahwa, "Revolusi



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industry 4.0 demands a fast-paced response. BCAP is fully prepared to execute various digital transformations. While speed is important, we are also aware that we must utilize the appropriate technology to provide accurate solutions, so that BCAP can become the front runner in integrated digital financial services in Indonesia."

"MNC Kapital will continue to address the rapid development of digitalization by establishing a solid group synergy and is committed to enhance customer convenience, as well as to ensure a more efficient business process," Jessica added.

industri 4.0 menuntut respon serba cepat. BCAP sepenuhnya siap melakukan berbagai transformasi digital. Tentunya tidak sekedar cepat, tapi yang terpenting yaitu tepat dalam memanfaatkan teknologi untuk menjadikan BCAP sebagai pelopor layanan keuangan digital yang terintegrasi di Indonesia."

"MNC Kapital akan terus menjawab era digitalisasi yang berkembang semakin pesat dengan membangun sinergi grup yang solid dan tetap berkomitmen meningkatkan kenyamanan pelanggan serta efisiensi proses operasional bisnis," imbuh Jessica.

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For further information, please contact:

Natassha Yunita – Head of Investor Relations

natassha.yunita@mncgroup.com

ir.bcap@mncgroup.com

PT MNC Kapital Indonesia Tbk

MNC Financial Center 21st Floor

Jl. Kebon Sirih Kav 21-27, Jakarta 10340

Phone : +6221 2970 9700

www.mncfinancialservices.com

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