

Jakarta, March 12, 2021

BCAP BUSINESS UPDATE

BCAP Launches Online Hajj Financing, SIAP Haji

A wholly owned subsidiary of PT MNC Kapital Indonesia Tbk (“BCAP” or “the Company”), PT MNC Guna Usaha Indonesia (“MNCGUI”) is targeting new potential customers by launching SIAP Haji, an innovative web-based sharia financing which helps Muslim community in Indonesia to register and get quota for the pilgrimage.

Indonesia, as a country with the largest Muslim majority population, is one of the countries with the largest hajj quota, totaling 221,000 in 2020. However, due to the high public demand for going to the Holy Land, this quota is deemed insufficient, with some areas queuing up to 40 years. It is recorded that there are around 600 thousand new pilgrims who register every year.

The long waiting period for this hajj pilgrimage opens opportunities for MNCGUI to enter retail financing and develop its sharia business unit. Through SIAP Haji, MNCGUI targets to finance more than 100,000 prospective pilgrims within the next five years, excluding umrah financing.

SIAP Haji has received the Sharia Supervisory Board’s recommendation

BCAP Luncurkan Pembiayaan Haji Online, SIAP Haji

Anak perusahaan yang dimiliki sepenuhnya oleh PT MNC Kapital Indonesia Tbk (“BCAP” atau “Perseroan”), PT MNC Guna Usaha Indonesia (“MNCGUI”) membidik calon konsumen baru dengan meluncurkan SIAP Haji, pembiayaan syariah berbasis web inovatif yang memberikan kemudahan bagi masyarakat Muslim di Indonesia untuk melakukan pendaftaran dan perolehan porsi haji.

Indonesia, sebagai negara dengan mayoritas penduduk muslim terbanyak, merupakan salah satu negara dengan kuota haji terbesar, sebanyak 221.000 pada tahun 2020. Namun karena tingginya permintaan masyarakat untuk ke Tanah Suci, kuota ini dirasa tidak mencukupi, dengan beberapa daerah antrian mencapai 40 tahun. Tercatat, ada sekitar 600 ribu calon jamaah haji baru yang mendaftar setiap tahunnya.

Panjangnya masa tunggu haji ini membuka peluang bagi MNCGUI untuk masuk ke pembiayaan retail dan mengembangkan unit bisnis syariahnya. Lewat SIAP Haji, MNCGUI menargetkan akan membiayai lebih dari 100.000 calon jamaah haji dalam waktu lima tahun kedepan, tidak termasuk pembiayaan umrah.

SIAP Haji telah mendapatkan rekomendasi Dewan Pengawas Syariah yang telah

which has been certified by the National Sharia Board and has met the sharia principles in its financing implementation.

"Hajj financing is a type of financing that has an exceptionally low inherent risk. The registration fee can be returned 100% to MNCGUI if the customer is canceled. As for the customers, this program is a short cut to get a queue number, so its beneficial for both parties," explained Paulus Cholot Janala, President Director of MNCGUI.

"MNCGUI is developing its sharia business unit to cover more segments. This financing is our first step to enter into B to C, direct to customer financing, out of our comfort zone in B to B financing." added Paulus Cholot Janala.

Apart from SIAP Haji, MNCGUI is also preparing SIAP Umrah as a sharia financing product. The product, which is planned to be launched this second semester, has a wider target market. This is because the Muslim community makes the umrah pilgrimage as an alternative to get to the Holy Land, due to the long queues for hajj. Millions of Indonesia Muslims visited Mecca for umrah every year.

Furthermore, SIAP Haji and SIAP Umrah will become a part of SIAP, a financing apps that being developed by the Company. In addition to the two products above, SIAP will be equipped with various financing products in collaboration with

tersertifikasi oleh Dewan Syariah Nasional dan telah memenuhi prinsip syariah dalam pelaksanaan pembiayaannya.

"Pembiayaan haji merupakan tipe pembiayaan dengan inherent risk yang sangat rendah. Biaya pendaftaran dapat kembali 100% kepada MNCGUI jika nasabah batal. Sedangkan bagi nasabah, program ini merupakan short cut untuk mendapatkan nomor antrian, jadi saling menguntungkan kedua belah pihak", jelas Paulus Cholot Janala, Presiden Direktur MNCGUI.

"MNCGUI sedang mengembangkan unit bisnis syariahnya agar dapat mencakup lebih banyak segmen, pembiayaan ini merupakan langkah awal kami untuk masuk ke pembiayaan B to C, direct to customer, keluar dari zona nyaman kami di B to B financing." lanjut Paulus Cholot Janala.

Selain SIAP Haji, MNCGUI juga mempersiapkan SIAP Umrah sebagai produk pembiayaan syariah. Produk yang rencananya akan diluncurkan pada semester kedua 2021 ini memiliki sasaran pasar yang lebih luas. Hal ini dikarenakan ibadah umrah dijadikan alternatif oleh masyarakat Muslim untuk bisa ke Tanah Suci, dikarenakan antrian ibadah haji yang cukup panjang. Jutaan Muslim Indonesia mengunjungi Mekkah untuk ibadah umrah setiap tahun.

Selanjutnya, SIAP Haji dan SIAP Umrah akan menjadi bagian dari SIAP, aplikasi pembiayaan yang sedang dikembangkan oleh Perseroan. Selain kedua produk diatas, SIAP akan dilengkapi dengan berbagai produk pembiayaan hasil kolaborasi dengan MNC



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MNC Finance, such as SIAP Dana Rumah, a safe home refinancing product with Freehold Certificate collateral from MNC Finance for working capital, multipurpose and investment financing; also SIAP Dana Mobil, a car refinancing product with Proof of Ownership Book as the collateral which will be a fast and easy financing solution.

Finance, seperti SIAP Dana Rumah, produk pembiayaan refinancing rumah yang aman dengan agunan Sertifikat Hak Milik (SHM) dari MNC Finance untuk pembiayaan modal kerja, multiguna dan investasi; juga SIAP Dana Mobil, produk pembiayaan refinancing mobil dengan agunan Buku Pemilik Kendaraan Bermotor (BPKB) mobil yang akan menjadi solusi pembiayaan yang cepat dan mudah.

All those features in SIAP apps are targeted to be launched in the second quarter of this year.

Semua fitur dalam aplikasi SIAP tersebut ditargetkan untuk diluncurkan pada kuartal kedua tahun ini.

About MNC Kapital Indonesia

BCAP is the most diversified and integrated financial services group in Indonesia. To compete with the current business development, the Company is revolutionizing its business model and embracing digitalization. Most of the Company's business units are already and/or currently developing its digital products.

Tentang MNC Kapital Indonesia

BCAP merupakan perusahaan jasa keuangan paling terdiversifikasi dan terintegrasi di Indonesia. Agar dapat bersaing dengan perkembangan bisnis saat ini, Perseroan merevolusi model bisnisnya dan merangkul digitalisasi. Sebagian besar unit bisnis Perseroan telah dan/atau sedang mengembangkan produk digitalnya.



SIAP – one stop financing apps

Apart from SIAP Haji, which is developed innovatively to ensure its customers get a portion of Hajj, the Company is also developing SIAP Umrah product as a solution for millions of Muslims to perform umrah without having to save first before leaving; SIAP Dana Rumah, a home refinancing product with Freehold Certificate collateral from MNC Finance; and SIAP Dana Mobil as a car refinancing product with Proof of Ownership Book collateral from MNC Finance. All of above products will be gathered under SIAP, a one-stop financing apps that makes it easy for the people to meet their financing needs safely, quickly and easily.

Motion - mobile banking which is in the process of migrating to digital banking

The enhanced apps dubbed Motion (Mobile Transaction Indonesia) is a part of MNC Bank's digital strategy toward branchless banking model of the future. With the online savings account opening, MNC Bank will be able to accelerate the growth of its customer base particularly from its Current Account Saving Account (CASA) customer group which will help in reducing its cost of fund. Motion is scheduled to migrate from mobile banking to digital banking in 2021.

SPIN Pay, SPIN Wallet and SPIN Transfer

As a fully licensed e-money, e-wallet and digital remittance, SPIN (Smart Payment

SIAP – aplikasi pembiayaan satu atap

Selain SIAP Haji yang dikembangkan secara inovatif untuk memastikan nasabahnya mendapatkan porsi haji, Perseroan juga sedang mengembangkan produk SIAP Umrah sebagai solusi jutaan masyarakat Muslim untuk ibadah umrah tanpa harus menabung terlebih dahulu sebelum berangkat; SIAP Dana Rumah, produk pembiayaan refinancing rumah dengan agunan Sertifikat Hak Milik (SHM) dari MNC Finance; serta SIAP Dana Mobil sebagai produk pembiayaan refinancing mobil dengan agunan Buku Pemilik Kendaraan Bermotor (BPKB) mobil dari MNC Finance. Semua produk di atas akan dikumpulkan di bawah SIAP, aplikasi pembiayaan satu atap yang memudahkan masyarakat untuk memenuhi kebutuhan pembiayaannya dengan aman, cepat dan mudah.

Motion - mobile banking yang dalam proses migrasi ke digital banking

Penyempurnaan aplikasi Motion (Mobile Transaction Indonesia) merupakan bagian dari strategi digital MNC Bank menuju model branchless banking masa depan. Dengan pembukaan rekening tabungan secara online, MNC Bank nantinya akan mampu mempercepat pertumbuhan basis nasabahnya terutama dari kelompok nasabah Current Account Saving Account (CASA) yang akan membantu menekan biaya dana. Motion direncanakan untuk migrasi dari mobile banking menjadi digital banking tahun 2021 ini.

SPIN Pay, SPIN Wallet dan SPIN Transfer

Sebagai e-money, e-wallet dan transfer digital yang berlisensi penuh, SPIN (Smart



Indonesia) continues its development with more unique capabilities as its added values. Soon, SPIN will launch an advanced customer loyalty point program that will integrate all of MNC Group's various digital platforms, starting from media such as RCTI+ and Vision+, to all BCAP's platforms.

MNC Trade

As one of the best online stock trading platforms in Indonesia, MNC Trade boasts a complete suite of advanced features such as trader view and MNC Research to maximize investment return. MNC Trade's total clients were recorded at more than 112 thousand in February 2021 and continues to increase in line with the positive growth of active investors in Indonesia.

Hario - online insurance: general & life

Hario is a digital insurance apps that provides complete protection easily, instantaneously and affordably. This synergy between MNC Life and MNC Insurance maximizes the benefits of user's insurance with the latest features including online claim submission, 24-hour live chat services, free online health consultation, and promotions.

Flash Mobile - payment gateway

Flash Mobile serves as the payment gateway and biller aggregator for all transactions within MNC Group and will be developed to reach external partners. With advanced Fraud Detection System and invoicing services, Flash Mobile is

Payment Indonesia) terus melanjutkan pengembangannya dengan kapabilitas yang lebih unik sebagai nilai tambah. Dalam waktu dekat, SPIN akan meluncurkan fitur program loyalitas pelanggan yang akan menggabungkan berbagai platform digital di MNC Group, mulai dari media, seperti RCTI+ dan Vision+, termasuk seluruh platform digital BCAP.

MNC Trade

Sebagai salah satu platform trading online terbaik di Indonesia, MNC Trade menawarkan rangkaian fitur canggih yang lengkap antara lain trader view dan MNC Research untuk memaksimalkan investasi para klien. Jumlah klien MNC Trade tercatat lebih dari 112 ribu pada Februari 2021 dan terus meningkat seiring dengan pertumbuhan positif investor aktif di Indonesia.

Hario - asuransi online: general & life

Hario merupakan aplikasi asuransi digital yang menyediakan perlindungan lengkap dengan mudah, instan dan terjangkau. Sinergi MNC Life dan MNC Insurance ini memaksimalkan manfaat asuransi bagi penggunaannya dengan berbagai fitur terkini termasuk pengajuan klaim online, layanan live chat 24 jam, konsultasi kesehatan online gratis, dan promosi.

Flash Mobile - payment gateway

Flash Mobile bertindak sebagai payment gateway and biller aggregator untuk semua transaksi di dalam MNC Group dan akan dikembangkan untuk menjangkau mitra eksternal. Dengan Sistem Deteksi Penipuan terkini dan layanan invoicing, Flash Mobile



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equipped with the highest security Payment Card Industry Data Security Standard (PCI DSS) certification.

Other fintech apps are still in the development stages

BCAP is also in the process of developing P2P lending, Venture Capital, Securities Crowdfunding, and Credit Scoring Artificial Intelligence (AI). The synergy of all MNC Financial Services digital platforms effectively and efficiently is going to fulfill any customer needs, so the customers stay within the MNC Group's ecosystem. All of the above are proof of BCAP's commitment to end-to-end integrated digital financial services.

dilengkapi dengan sertifikasi Standar Keamanan Data Industri Kartu Pembayaran (PCI DSS) keamanan tertinggi.

Aplikasi fintech lainnya yang masih dalam tahap pengembangan

BCAP juga sedang mengembangkan P2P Lending, Venture Capital, Securities Crowdfunding, dan Credit Scoring Artificial Intelligence (AI). Sinergi semua platform digital MNC Financial Services secara efektif dan efisien akan memenuhi aneka kebutuhan pelanggan, sehingga tetap berada dalam ekosistem MNC Group. Semua hal di atas merupakan bukti komitmen BCAP menuju digital financial services terintegrasi end to end.

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