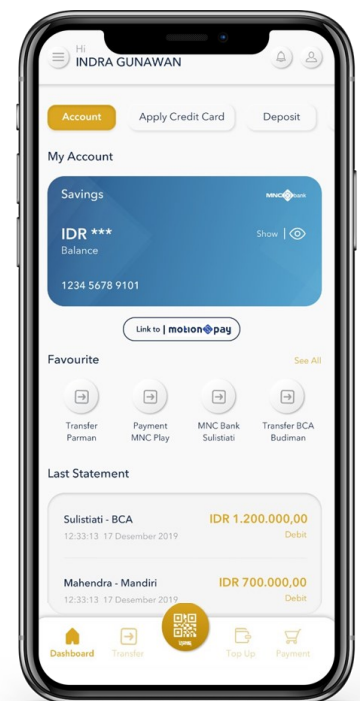


MNC Bank and Atome Financial Sign Strategic Partnership to Personalize Digital Financial Services

JAKARTA, 29 June 2021 — PT MNC Kapital Indonesia Tbk (“BCAP”), through its subsidiaries, PT MNC Bank Internasional Tbk (“BAPB”) and PT MNC Teknologi Nusantara have signed a strategic partnership with Atome Financial to expand the range of tailored digital financial services to Indonesian consumers. The partnership with Atome Financial and its affiliates covers digital loan channelling with Kredit Pintar, Atome’s buy now pay later product, AI-based credit scoring, and underwriting to lend safely and responsibly. Besides increasing MotionBanking, Kredit Pintar and Atome’s user bases, the collaboration will offer extra convenience via simple and easy digital banking services.

The partnership’s highlights include:

- MotionBanking and Kredit Pintar will offer digital loans**
Borrowers can apply for the loan directly from MotionBanking or Kredit Pintar app using the QR code shown on MNC Group's media platforms. Fast loan approval from Kredit Pintar along with MotionBanking's complete digital banking services will create a convenient user journey, especially with auto-debit feature for monthly repayment.
- MotionPay to offer cash loans through Kredit Pintar and option to pay with Atome buy now pay later**
Users can apply directly through MotionPay app to get a cash loan and/or BNPL payment option. Users can get fast and secure cash loan tailored to their needs. Users can also use the buy now pay later payment option for both online and offline transactions. This synergy is the first in Indonesia, where Buy Now Pay Later transaction is executed through MotionPay with funding from MotionBanking channeled through Kredit Pintar and Atome. For all loan channeling, MotionBanking and Atome will have shared ownership of the borrower database.
- MotionBanking and Atome to explore co-branded credit cards, offering instant approval and activation**
Users can use the credit card for online or offline transactions within Atome's ecosystem. The partnership is also targeting unbanked consumers, which will expand both MotionBanking and Atome's user base.



As previously announced, MNC Bank recently launched MotionBanking, an integrated digital banking application that offers complete services ranging from savings, transfers, payments to credit cards, along with convenient features such as full biometric onboarding (selfie ID verification to go live in less than three weeks), biometric login, and real-time notifications .

Denny Hanubrata, Business Director of MNC Bank said “We believe that with the support and influence of MNC Group in Indonesia, MotionBanking will become the market leader in personalized digital banking services. In addition, MotionBanking is designed with open API for seamless integration with third-party digital platforms, such as those operated by Atome Financial, that will help further drive financial inclusion. Our vision is for MotionBanking to be the all-in-one digital banking service application. This partnership, coupled with other collaborations and direct lending done in MotionBanking, can generate IDR 4.8 trillion interest income from digital banking from 30 million MotionBanking users in the next five years.”

“Beyond providing new features, such as PayLater and loans for our users to enjoy, we hope to be able to capitalize on our media to penetrate and educate the Indonesian market on the innovative financial products being offered.

We are excited about this partnership, as we believe that it is an evident means of furthering financial inclusion and accessibility in Indonesia.”

Jessica Tanoesoedibjo, Managing Director of MotionPay.



Screenshots UI Kredit Pintar featuring MotionBanking

“Our partnership with MotionBanking and MotionPay will provide a range of potential business collaborations including but not limited to providing digital loans through our Kredit Pintar app, buy now pay later service, Credit Card co-branding or employee loans, as well as collaboration in marketing and services for MNC Group as a whole. We’re truly excited by this partnership, which marks the start of our long journey together,” said **Atome Financial Indonesia CEO Wawan Salum.**

Atome Financial Indonesia consists of two main business units, Atome and Kredit Pintar. Atome partners some of Indonesia’s largest retailers and ecommerce platforms such as MAP Group (which includes Sephora, Zara, Mango, Pull&Bear, Marks & Spencer, Food Hall and more), JD.ID and iStyle to offer payment options with 0% interest over 3 or 6 months. Meanwhile, Kredit Pintar is among Indonesia’s top digital lending apps licensed by OJK, with over 10 million mobile app downloads and a 4.8-star rating on Google Play Store. It was also recently awarded Top Brand Award 2021 by Frontier Group and Majalah Marketing.

About MNC Bank and MotionBanking

Acquired by MNC Kapital back in 2014, MNC Bank aims to be the Bank of Future with latest technology as its core to ease all financial transactions. MNC Bank offers a range of saving products, loan products as well as other services for both individual and corporate segments. The latest venture of MNC Bank is MotionBanking, a digital banking application to target the unbanked and underbanked retail society.

Within less than two weeks after obtaining a digital onboarding licence from the Financial Services Authority (OJK), MNC Bank successfully launched MotionBanking. Apart from the MotionBanking launching, BABP also signed several agreements with third parties, including Kredit Pintar (Atome Financial). MotionBanking also signed the agreement with MNC Vision Networks, which enables MotionBanking to access more than 9 million MVN subscribers, including its Pay TV channels and social media accounts (which are growing by more than 300 thousand every month), incentivized to download and actively use MotionBanking services.

About Atome Financial

Founded in 2017, Atome Financial is a leading tech company working to break down barriers of traditional banking and promote financial inclusivity through artificial intelligence technology. It consists of two main business lines: Atome, which partners merchant retailers to offer “buy now pay later” options during checkout, and Kredit Pintar, one of Indonesia’s top digital lending apps licensed by OJK. Atome Financial is headquartered in Singapore with additional offices in Indonesia and China.

-oOo-

Media kit of the MNC Bank, Atome Financial partnership can be found [here](#).

#MotionBanking #DigitalBanking #FutureBankingHere #LifeInMotion #MNCBank
#MotionPay #MNCFinancialServices #TimeToOwnIt #OwnYourPassion #AtomeID

For further information, please contact:

Natasha Yunita – Head of Investor Relations
natasha.yunita@mncgroup.com
ir.bcap@mncgroup.com

Puji Sukaryadi – Brand Supervisor, Kredit Pintar
puji.sukaryadi@atomefin.com

PT MNC Kapital Indonesia Tbk

MNC Financial Center, 21/F, MNC Center
Jl. Kebon Sirih Kav 21-27, Menteng
Jakarta Pusat 10340, Indonesia
Phone : +6221 2970 9700
www.mncfinancialservices.com

Atome Financial

SCBD, District 8 Treasury Tower, 53/F,
Jl. Jend Sudirman No 6, Senayan,
Jakarta Selatan 12190, Indonesia
Phone : +6221 50598882
www.atome.id

DISCLAIMER

By accepting this Press Release, you agree to be bound by the restrictions set out below. Any failure to comply with these restrictions may constitute a violation of applicable securities laws.

The information and opinions contained in this Press Release have not been independently verified, and no representation or warranty, expressed or implied, is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of, the information or opinions contained herein. It is not the intention to provide, and you may not rely on this Press Release as providing, a complete or comprehensive analysis of the condition (financial or other), earnings, business affairs, business prospects, properties or results of operations of The Company or its subsidiaries. The information and opinions contained in this Press Release are provided as at the date of this presentation and are subject to change without notice. Neither The Company (including any of its affiliates, advisors and representatives) nor the underwriters (including any of their respective affiliates, advisors or representatives) shall have any responsibility or liability whatsoever (in negligence or otherwise) for the accuracy or completeness of, or any errors or omissions in, any information or opinions contained herein nor for any loss howsoever arising from any use of this Press Release.

In addition, the information contained in this Press Release contains projections and forward-looking statements that reflect The Company's current views with respect to future events and financial performance. These views are based on a number of estimates and current assumptions which are subject to business, economic and competitive uncertainties and contingencies as well as various risks and these may change over time and in many cases are outside the control of The Company and its directors. No assurance can be given that future events will occur, that projections will be achieved, or that The Company's assumptions are correct. Actual results may differ materially from those forecasts and projected.

This Press Release is not and does not constitute or form part of any offer, invitation or recommendation to purchase or subscribe for any securities and no part of it shall form the basis of or be relied upon in connection with any contract, commitment or investment decision in relation thereto.