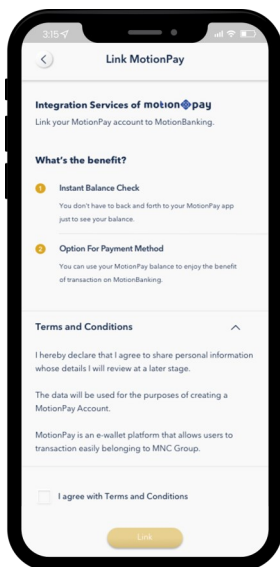


# MotionBanking Adds MotionPay and Kredit Pintar to its Application

Jakarta, 21 April 2022 - PT Bank MNC Internasional Tbk (BABP or the Company), a subsidiary of PT MNC Kapital Indonesia Tbk (BCAP), integrates MotionPay and Peer-to-Peer (P2P) lending Kredit Pintar services into its MotionBanking application. The Company has obtained approval from the Financial Services Authority (OJK) and Bank Indonesia (BI) for both services.

Both services are part of the Company's plan to complement the MotionBanking ecosystem and increase active accounts.



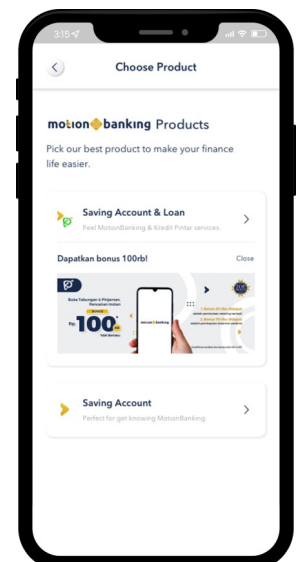
## motion banking × motion pay

- MotionBanking users get the convenience of MotionPay registration with a single click, using e-KYC that has been registered within MotionBanking. This maximizes the acquisition of new users in the Motion Digital ecosystem.
- The interconnection between MotionBanking and MotionPay allows users to easily view MotionPay balances and top-ups.

Since last November 2021, to expand market penetration, Kredit Pintar has collaborated with the MotionBanking application to realize the signing of the cooperation between Kredit Pintar and MNC Bank.

## motion banking × KreditPintar

- Users can easily get loans directly from the MotionBanking application
- Conveniently open both savings and lending accounts using biometrics onboarding
- Fast loan approval in under 24 hours
- Various attractive promotions for users whose loans are approved



“ We are thrilled to have received the approval from OJK and BI as this would allow the exciting opportunity to integrate MotionPay and Kredit Pintar’s services to our MotionBanking application, further complementing our current service offerings. Our digital bank will become one that customers feel meaningful to use and simplify transactions, thus promoting a positive customer experience.

*-Jessica Tanoesoedibjo, Director of BCAP*

“ Through this collaboration, there has been an Application Programming Interface (API) integration between Kredit Pintar and MotionBanking. This is the first digital banking innovation in the Indonesian market.

*-Wawan Salum, CEO of Atome Financial*

Wawan Salum further explained that this integration makes it easier for MotionBanking customers to access Kredit Pintar loans through the MotionBanking application without leaving the MotionBanking application ecosystem. Thus, loan applications can be processed instantly.

In addition to cooperation with MotionPay and Kredit Pintar, the Company is also waiting for approval from authorized parties as a QRIS payment provider and approval for the launch of Visa and Mastercard virtual credit cards. The Company is also testing an Online Deposit service with competitive interest rates and cash-in cash-out at minimarkets.

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