



Easy and Fast! Apply for a Kredit Pintar Loan through the MotionBanking Application

motion banking × **KreditPintar**

Jakarta, 3 June 2022 – PT Bank MNC Internasional Tbk (BABP) or MNC Bank, a business unit of PT MNC Kapital Indonesia Tbk (BCAP) belonging to the MNC Group, launched the latest digital lending feature in the MotionBanking application, in collaboration with the fintech lending service Kredit Pintar. This integration is an initiative of MNC Bank and Kredit Pintar to complete the MotionBanking ecosystem.

This feature uses AI-based credit scoring which allows new MotionBanking users to get a faster cash loan of up to Rp20 million from Kredit Pintar, directly from the MotionBanking application. In other words, it only takes one electronic know your customer process (e-KYC - an electronic or digital customer identification that involves a system so that the process can be done easily without physical contact), users can get two services at once. This integration feature is available starting today, Friday (3/6/2022).

“ This integration is an important step for MotionBanking. By integrating Kredit Pintar services into the MotionBanking application, users can enjoy complete banking services, from savings to lending. In addition to the collaboration with Kredit Pintar, we will also continue to add new features into MotionBanking so that it can add meaningful value to customers.

-Yudi Hamka, CTO of MNC Group

This collaboration is one of the steps taken by MNC Bank and Kredit Pintar to increase customer convenience, capacity, and penetration of MotionBanking user acquisition and increases financial inclusion where half of Indonesia's population is still unbanked.

“ With the realization of the Application Programming Interface (API) integration between Kredit Pintar and MotionBanking, this is the first breakthrough in digital banking innovation in Indonesia. So we are optimistic that in the future we can reach a wider market.

-Wisely Wijaya, Director of Kredit Pintar

Kredit Pintar, which is part of Atome Financial, is a company providing information technology-based lending and borrowing services since 2017 that has permission and supervision from the Financial Services Authority (OJK).

To date, Kredit Pintar has disbursed a total loan of more than Rp27 trillion, of which about half of its customers borrow money for small business capital or education purposes. The total number of borrowers since Kredit Pintar was established is 7,856,629 customers.

“ We strive to provide easy and fast loan solutions for customers. With the market and system that MotionBanking has as part of MNC Bank, we hope that in the future more Indonesians will be able to enjoy digital banking facilities.

-Wawan Salum, CEO of Atome Financial

This integration makes it easier for MotionBanking customers to access Kredit Pintar loans without leaving the MotionBanking application ecosystem. Thus, loan applications can be processed immediately.

With the full biometric onboarding ability of MotionBanking, new users only need to prepare an electronic Indonesian Identity Card (e-KTP) during the registration process, fill in personal data and a selfie holding the e-KTP.

Make sure you have downloaded the MotionBanking application on Google PlayStore and Apple AppStore via the following link <https://bit.ly/unduhMBKP>. Then select the Saving Account & Loan menu. Then enter the phone number that will be used and fill in your personal data according to your e-KTP.

After filling in your personal data, enter the amount of funds and the desired payback period. Make sure the data entered is correct. After all the processes are complete, you can start making transactions with MotionBanking. Meanwhile, verification of loan applications will be obtained within 24 hours. Approved loan funds will be disbursed in just 5 minutes to your MotionBanking account. In addition to the convenience of applying for loans, MotionBanking also provides cashback of Rp100,000 for users who have paid off their first installment.

Entering its first year this month, MotionBanking is here as a digital banking solution and is targeted to become the leading digital bank in Indonesia with open banking technology. The availability of open banking allows for extraordinary synergies between MotionBanking and various other digital applications from MNC Group's business units as well as third-party digital applications.

About KreditPintar

Kredit Pintar is one of the leading information technology-based lending and borrowing service providers in Indonesia that is registered and supervised by OJK. Kredit Pintar has been downloaded more than 10 million times with a consumer satisfaction rating of 4.4 stars on Google Play. Kredit Pintar is part of Atome Financial, a leading fintech company with extensive experience in digital consumer finance and promoting financial inclusion through artificial intelligence technology. For more details, please visit www.kreditpintar.com.

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About motion banking

MotionBanking is a digital banking application by MNC Bank that is here to provide banking services closer to customers. MotionBanking has the spirit of integrated banking services which is manifested in the form of applications that are easily accessible and full of excellent features. MNC Bank is part of MNC Group which oversees various business lines including media, financial services, entertainment hospitality, and energy. For more details, please visit www.motionbanking.id and www.mnccbank.co.id.

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