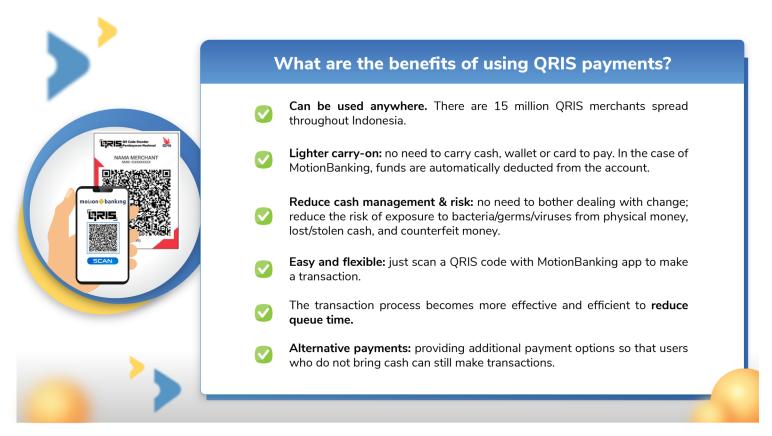


Cashless Transactions Ready!

motion banking Presents QRIS Payment Feature

Jakarta, 4 July 2022 – PT MNC Kapital Indonesia Tbk (BCAP or the Company), through its subsidiary PT Bank MNC Internasional Tbk (BABP or MNC Bank), has just received a permit from Bank Indonesia (BI) to become an organizer of payment transaction processing activities through the Quick Response Code Indonesian Standard – Merchant Presented Mode (QRIS MPM). This service will be one of the features in MotionBanking, using savings account as the source of funds. With the availability of QRIS services on MotionBanking, users can enjoy conveniences of transacting at QRIS merchants throughout Indonesia, directly from the app.



The QRIS integration comes at a time of digitalisation. Countries all over the world have pushed forward with the adoption of a digital payments infrastructure such as a universal QR payment method and Indonesia is doing the same. MotionBanking, through its friendly user interface design, trains users to be more digitally adept while serving their banking needs and reducing the risks of using physical cash.

With this integration, the QRIS transaction volume on the MotionBanking application will certainly have a positive impact on the Company's business growth in addition to supporting the Government's program in the cashless society movement. Various adaptations of financial digitalization were adopted by MotionBanking to increase its competitiveness and win the market.



MNC Bank is currently developing virtual credit card feature which will be accessible from MotionBanking. The feature allows users to access credit card details and make online payments, without the need for their physical card, by simply logging on their MotionBanking application. Additionally, the MNC Bank is testing cash withdrawal and deposit features at minimarkets to be added to the application.



For further information, please contact: **Natassha Yunita** Head of Investor Relations natassha.yunita@mncgroup.com

PT Bank MNC Internasional Tbk MNC Financial Center 8th Floor, MNC Center Jl. Kebon Sirih Kav 21-27, Menteng Jakarta Pusat 10340, Indonesia Telepon : +6221-29805555 www.mncbank.co.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 here in. 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