

Digital Roadmap



The Company established Motion Digital, which will own and integrate MNC Bank, MNC Sekuritas, MNC Teknologi Nusantara and Flash Mobile's digital apps.

motion **banking**

A digital banking app by MNC Bank which offers a complete banking experience that allows customers to open an account, time deposit, transfer, bill payments, and applying for a digital loan from a smartphone. Besides full biometric onboarding and artificial intelligence, MotionBanking is also built with an open API architecture to enable other applications to become part of the MNC Group banking ecosystem.

motion **trade**

One of the leading online trading applications in Indonesia that has digital onboarding capabilities, equipped with the first voice command feature in Indonesia. MotionTrade by MNC Sekuritas also has an APERD license, offering more than 100 mutual fund products on its app.

motion **pay**

An e-money, e-wallet, and digital remittance app that adopts QRIS-compatible technology to ensure interconnectivity with other e-money providers. MotionPay also has MotionPoints, a loyalty points program that integrates all MNC Group digital platforms.

Flash Mobile

Serves as the payment gateway and biller aggregator platform for all transactions within MNC Group. Flash Mobile has the highest Payment Card Industry Data Security Standard certification with advanced fraud detection systems and invoicing services.

BCAP also strives for exploring other opportunities within the fintech industry and beyond our current service offerings.

motion **sure**

Users will be able to easily purchase digital insurance products through MotionSure, a general insurance application by MNC Insurance; and MotionLife, a life insurance application by MNC Life. The Company also acquired an insurance brokerage who will develop MotionSafe app, where customers can purchase insurance from various insurance providers, by aggregating all of the insurance packages from our partners, for a lower fee to provide customers with a more financially accessible option.

motion **credit**

An upcoming application to accommodate digital retail financing trends, fully digital end-to-end from the acquisition process, administration, and collection. MotionCredit will offer car, home, hajj, and pay later financing to enhance MNC Leasing and MNC Finance's reach to a broader market.

motion **funds**

An upcoming online mutual fund application by MNC Asset Management, that allows users to easily purchase equity, fixed income, and money market mutual fund instruments.

motion **crypto**

The Company is applying for cryptocurrency exchange application license, which will be named MotionCrypto. The Company considers this step as the gateway for MNC Group to enter the new digital age of Web 3.0, together with other developments include token, NFT and Metaverse, using affiliate-owned intellectual property, as well as NFT marketplace to sell collectibles.

motion **seeds**

A securities crowdfunding application owned by Modal Anak Bangsa, that is currently in the licensing process, to serve both accredited and non-accredited investors.



The Company is also in the licensing process for MNC Modal Ventura, which focuses on investments and startup development. By inviting public, the company hopes to help the development of startups to offer innovative services.

With a targeted and fully developed roadmap, BCAP is ready to bring the future of financial freedom for all.

For further information, please contact:

Natassha Yunita

Head of Investor Relations

natassha.yunita@mncgroup.com

ir.bcap@mncgroup.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

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 decision in relation thereto.