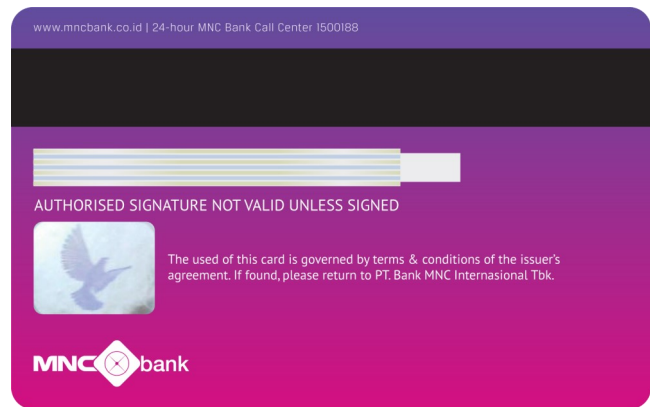


Strengthening Services Together, MNC Bank and KAI Introduce Co-Branding Credit Card "Access Card"

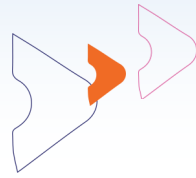
Jakarta, April 19, 2024 - PT Bank MNC Internasional Tbk (IDX: BABP) or MNC Bank, together with PT Kereta Api Indonesia (Persero), officially launched the Co-Branding Credit Card "Access Card," which unlocks various conveniences and exclusive benefits for customers and KAI passengers.



Access Card users will get special cashback benefits of 20% maximum of Rp100,000/calendar month/card with a minimum transaction of Rp400,000 on the Access by KAI application. In addition, all holders of this Co-Branding Credit Card are also entitled to enjoy various conveniences, including:

- Various special programs for train ticket purchases (ticket purchase discounts in the form of cashback on the Access by KAI application)
- Non-PIN facilities for transactions ≤ Rp1,000,000 (contactless)
- Free Annual Fee for the first two years
- Fixed installment program with tenor options up to 24 months

Get your Access Card Co-Branding Credit Card today by applying instantly on the Access by KAI app or through the link <https://bit.ly/MNCBank-KAI> and enjoy all its attractive promotions!



President Director of MNC Bank, Rita Montagna, expressed her appreciation for the trust given to MNC Bank as KAI's partner in realizing the Access Card Credit Card.

“ *It is marked as one of our strategic responses to the need for innovative and inclusive integrated payment solutions, which not only aid but also offer maximum benefits. With a commitment to delivering a better and more convenient financial experience, we are confident that the Access Card will be the best choice for all MNC Bank customers and KAI users.* ”

President Director of PT MNC Kapital Indonesia Tbk (IDX: BCAP), Yudi Hamka, revealed that this synergy is a meeting point between two large companies in Indonesia that share a vision to provide the best service to the community.

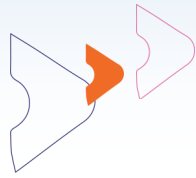
“ *The Access Card embodies MNC Bank's and KAI's joint commitment to innovation. It leverages cutting-edge technology to address the evolving needs of the community. We believe that the collaboration will enhance the competitiveness of both companies, enrich the digital customer experience, and bring positive contributions to the progress of railway transportation in Indonesia.* ”

Meanwhile, President Director of KAI Didiek Hartantyo said,

“ *The launch of the Access Card Co-Branding credit card demonstrates KAI's ongoing commitment to innovation, continuously improving its services and adapting to the changing needs of all customers. By collaborating with various parties, KAI will continue to fulfill the expectations of modern travelers.* ”

In today's digital landscape, innovation and exceptional service are the pillars of customer satisfaction and market dominance. Indonesia's massive and highly mobile population, coupled with surging internet penetration, promises a bright future for business collaboration in Indonesia's transportation and banking industries. Therefore, MNC Bank and KAI are committed to consistently providing easy, safe, and user-friendly payment options. The presence of the Access Card will yield positive outcomes for multiple stakeholders, including MNC Bank, KAI, Indonesian train commuters, and pave the way for the creation of additional innovative payment solutions in the future.

This collaborative effort is expected to enhance the synergy between MNC Bank and KAI significantly. The partnership will focus on developing integrated and sustainable payment solutions, reflecting the unwavering commitment of both organizations to providing exceptional customer service.



About PT Bank MNC Internasional Tbk

PT Bank MNC Internasional Tbk or MNC Bank (IDX: BABP) is a subsidiary of PT MNC Kapital Indonesia Tbk (IDX: BCAP), which is under MNC Group (IDX: BHIT). MNC Bank offers complete banking products and services, including savings products, loan facilities, debit and credit cards, treasury, and trade finance, which focus on the consumer, wholesale, and Small and Medium Enterprises (SMEs) segments. MNC Bank also provides digital banking services through the MotionBank application as a form of commitment to achieving its vision of becoming a future bank based on the latest technology.

As of February 2024, MNC Bank has 16 branches, 24 sub-branches, and 68 ATMs connected to more than 200,000 ATMs in the GPN, ATM Prima, and ATM Bersama networks. In addition, cooperation with the Indomaret network, which has more than 20,000 outlets throughout Indonesia, makes it easier for MotionBanking customers to carry out banking transactions, both depositing and withdrawing cash.

For the most recent updates, kindly reach out to the MNC Bank Call Center at 1500188, visit www.mncbank.co.id and www.motionbank.id, follow the official social media accounts of MNC Bank, @officialmncbank and @motionbankingid di Instagram, on Instagram, MNC Bank on Facebook, and @MNCBank on X (Twitter). Enjoy digital banking services and other MNC Bank products by downloading the MotionBank application on Google PlayStore and Apple AppStore through the link www.bit.ly/MotionBankMNC.

For further information, please contact:

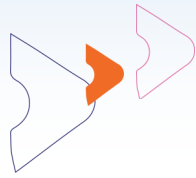
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About PT Kereta Api Indonesia

PT Kereta Api Indonesia (Persero) is a state-owned enterprise (SOE) that operates the railway network in Indonesia.

For more information regarding KAI services, the public can contact Customer Service at the station and the KAI Contact Center via telephone at 121, WhatsApp 08111-2111-121, [email cs@kai.id](mailto:email_cs@kai.id), or KAI121 social media.



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