

PRESS RELEASE

Asuransi Kredit Indonesia Presents "Online Credit: Solution or Disaster" Webinar Talkshow

Jakarta, 8 December 2020 - Asuransi Kredit Indonesia (ASKRINDO) in collaboration with the Asosiasi Fintech Pendanaan Bersama Indonesia (AFPI), KreditPro, Jembatan Emas and Midtrans held a webinar-talk show today with the theme: "Online Credit: Solutions or Disasters". Presenting panelists consisted of experts in the field of Fintech, association representatives, Peer-to-Peer Lending (P2P) financial services that bring together Lenders and Borrowers, and payment gateway platforms, namely: Kuseryansyah (Executive Director of AFPI), Alexander Rusli (Commissioner and Co-founder KreditPro), Robert Rompas (CEO of Jembatan Emas), Erwin Tanudjaja - (CEO of Midtrans GO-JEK) and moderator by Ardian Brahmana (Head of Digital Marketing Division of ASKRINDO).

The theme "Online Credit: Solutions or Disasters" was chosen because it is in line with the growth of Micro, Small and Medium Enterprises (MSMEs) in various industries due to the uncertainty of the global COVID-19 pandemic which has affected various aspects of life, especially social and economic development. The need for liquid funds demands a solution through an online process that is safe, comfortable, reliable and profitable. The process is fast without having to come to the bank for a complicated and reliable leveraging process because it uses a payment gateway for various purposes such as business capital, business development, and other business needs.

Kuseryansyah (representative of AFPI) shared a presentation about the rapid development of the Fintech industry in Indonesia and Online Credit as one of the quick and appropriate solutions for prospective or SME business actors. Especially with ASKRINDO's role in the Fintech industry as an institution that provides and ensures that people are safe and comfortable using online credit facilities, as well as with all the other benefits and facilities offered.

With this online credit, ASKRINDO introduces two partners that connect the Lender and the Loan Recipient, namely KreditPro and the Jembatan Emas. Alexander Rusli (KreditPro) explained the benefits and advantages of using online credit facilities, as well as providing loans through the application system and the approval and repayment process which is carried out quickly, precisely and safely. Robert Rompas (Jembatan Emas) explained the advantages of online credit as a business solution for prospective or SME business people, where the Jembatan Emas is here to support MSMEs and encourage the growth of the Indonesian economy.

Midtrans exists as a platform for the Fintech ecosystem that prioritizes the security of personal data from the threat of fraud and cyber crime. Midtrans bypasses the pattern detection system that protects fraud from transactions and minimizes potential chargebacks. Midtrans also connects more customers through more than 24 payment methods. Erwin Tanudjaja (Midtrans) added the importance of financial planning so that liquid funds can be managed better and more efficiently, as well as for consumer consumptive behavior that can lead to bad credit.

The webinar discussion is expected to build optimism, trust and help MSMEs with solutions for their financial needs. The aim is to expose how convenient it is to procure credit and financial services via online providers and to highlight a safe and healthy productive credit ecosystem. The successful growth and development of MSMEs

through online credit can help improve the community's economy and prevent economic recession.

About ASKRINDO

PT. (Persero) Asuransi Kredit Indonesia or ASKRINDO is a state-owned company (BUMN) which engages in insurance. Established on April 6, 1971, ASKRINDO's mission is to empower Micro, Small and Medium Enterprises (MSMEs) to support Indonesia's economic growth.

ASKRINDO's role in empowering MSMEs is as a guarantor institution for loans extended by banks to MSMEs. The products owned are divided into General Insurance and Financial Insurance. Where General Insurance Personal Accident Insurance, Fire Insurance, Construction Insurance, Liability Insurance, Goods Transportation Insurance, All Risk Property Insurance, Money Insurance, Machinery Damage Insurance, Heavy Equipment Insurance, Travel Insurance. Meanwhile, Financial Insurance includes Multipurpose Credit Insurance, Trade Credit Insurance, Surety Bond, Counter Bank Guarantee, and Customs Bond.

For further information, please contact:

Name, Position

E-Mail, askrindo.co.id

About KreditPro

KreditPro is an Indonesian Fintech Lending company, to provide and apply for loans in Peer-to-Peer Lending (P2PL) which brings together the Lender and the Loan Recipient. Through the process of connecting investors with people who need loans through the innovative and safe KreditPro platform, and without bank intermediaries or other financial institutions.

KreditPro is a solution for your business development at every step — providing flexible business loans according to your needs, Invoice Financing and Working Capital Loans with competitive interest rates. KreditPro is a member of the Asosiasi Fintech Pendanaan Bersama Indonesia (AFPI), and is registered and supervised by the Otoritas Jasa Keuangan (OJK).

For further information, please contact:

Name, position

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About Jembatan Emas

Jembatan Emas is a Fintech-based system that provides financing products with the Peer-to-Peer Lending (P2PL) scheme and crowdfunding monitoring, the process begins with a biometric lever so that transactions can be assessed for their originality which in turn creates safe and reliable digital transactions.

Jembatan Emas bridges lenders and loan recipients, as well as receiving loans, and provides transaction services for SMEs in developing their business, as well as being an alternative means of capital for lenders by supporting SME businesses that have gone through professional processes.

Jembatan Emas is a registered member of the Asosiasi Fintech Pendanaan Bersama Indonesia (AFPI), and is registered and supervised by the Otoritas Jasa Keuangan (OJK).

For further information, please contact:

Name, position

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About Midtrans

PT. Midtrans is the largest payment gateway in Indonesia integrated with the Gojek Group payment ecosystem. Midtrans provides a comprehensive online payment ecosystem for thousands of partners, from MSME, financial institutions, to multinational companies.

As a trusted payment gateway, Midtrans has a complete payment solution designed for your business, accepting all payment methods both online and offline with 24 payment methods including credit/debit cards, bank transfers, e-wallets and partner outlets. It currently has more than 9,200 traders across industries, including well-known marketplaces, online travel agencies, fashion, health & beauty, food & beverage, insurance, and many more. Midtrans works together and cooperates with reputable banking partners and major partners.

Other solutions offered are using a platform designed with high flexibility, with the right integration options suitable for your needs. Installation can be done easily, compatible with multiple platforms. Equipped with superior anomaly detection technology to protect your transactions and data.

For further information, please contact:

Name, position

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