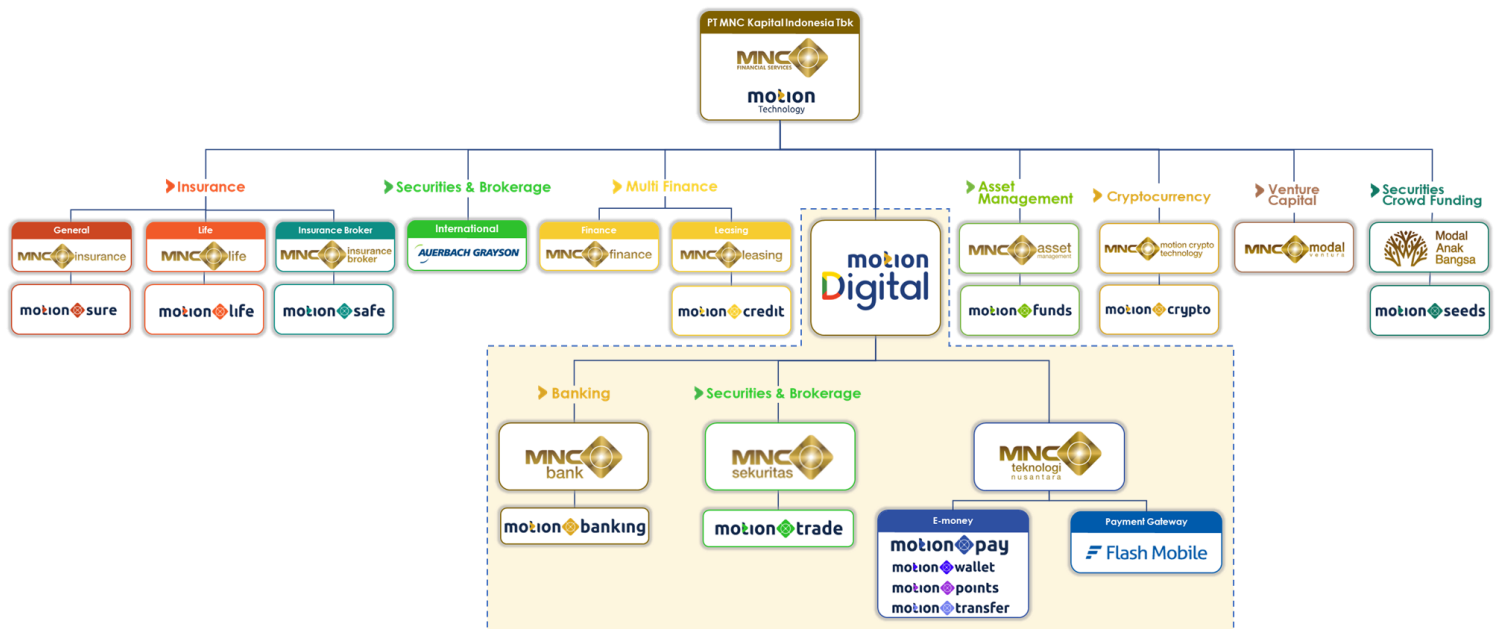


## BCAP's Motion Digital Receives OJK & BI License

**Jakarta, 12 October 2022** – PT MNC Kapital Indonesia Tbk (BCAP or the Company), part of PT MNC Asia Holding Tbk (BHIT or MNC Group), has received the approval from the Financial Services Authority (OJK) and Bank Indonesia (BI), to consolidate its transaction-based financial services under the Company's newly formed subsidiary, PT Motion Digital Technology (Motion Digital).

With the approval, OJK has given permission to transfer 48.99% shares of PT Bank MNC Internasional Tbk (BAMP or MNC Bank) and 99.99% shares of PT MNC Sekuritas (MNC Sekuritas), which was previously

directly owned under BCAP to be consolidated into Motion Digital. Similarly, BI has given permission for the 99.99% share transfer of PT MNC Teknologi Nusantara (MTN) to Motion Digital. Motion Digital can immediately initiate corporate action, to strengthen the synergy between MotionBanking, MotionTrade, MotionPay, and Flash Mobile. This integration and synergy is believed to be able to attract many investors, including private equity, hedge funds, start-up investors, and other financial institutions to invest in Motion Digital.



“ The approval of OJK and BI for Motion Digital's consolidation plays a vital role in realizing BCAP's ambition to integrate its digital services and sharpening the future of the financial ecosystem and literacy in Indonesia. With the constant integration of transaction-based services under Motion Digital, we are poised to provide end-to-end financial services to the public, by understanding whatever their financial needs are and providing optimized functional solutions. I believe Motion Digital will be a catalyst for BCAP's future growth, as the fastest growing and the most integrated digital financial services in Indonesia.

-Yudi Hamka, CEO of BCAP

The Motion Digital ecosystem allows users to easily manage and monitor their transactions. Users can perform daily transactions, from transfers to QRIS payments, access digital loans, to investing in stocks and mutual funds, enabling users to manage all their financial needs. To improve convenience for the users, apps under Motion Digital will be linked with a single sign-on, interconnected e-KYC, and cross wallet feature. Flash Mobile will process all transactions occurring within the Motion Digital ecosystem to ensure real-time execution.

Here are the applications and services under Motion Digital:

- **motion banking by MNC Bank**

MotionBanking offers a complete banking experience that allows users to perform all transactions from opening accounts, time deposits, transfers, digital lending to online payments in real-time from a smartphone.

Since its inception, MotionBanking has been actively working with various partners such as mini-markets as cash deposit and withdrawal agents and the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia to reach out to unbanked and underbanked micro, small and medium enterprises.

MotionBanking added an Online Time Deposit feature, allowing customers with a minimum of Rp200,000 to select various maturity options with attractive interest rates, Automatic Roll Over (ARO), Automatic Roll Over Plus Interest (ARO Plus Interest), and Non-Automatic Roll Over (Non-ARO) for 1, 3, 6, or up to 12 months. In addition, customers can also use the QRIS feature for payments, as well as the integration of e-money features from MotionPay to view balances and make transfers from the MotionBanking application.

- **motion trade by MNC Sekuritas**

MotionTrade is the first online stock and mutual fund trading application with voice command feature in Indonesia. The in-app features are equipped with regular news and research updates, as well as an automatic transaction feature for easier transactions. MotionTrade is also easily accessible from any device on PC, iOS or Android.

MotionTrade has partnered with the Department of Population and Civil Registration to use e-KYC to verify the data of potential investors so that account opening can be completed fully online. MotionTrade is currently collaborating with 32 asset management firms and selling 170 e-mutual fund products through the MotionTrade app.

- **motion pay by MNC Teknologi Nusantara**

MotionPay offers e-money, an e-wallet (MotionWallet) for payments using debit cards and credit cards, and digital remittance (MotionTransfer) services, which are equipped with the QRIS feature and MotionPoints, a loyalty program that is linked to all MNC Group's ecosystem.

MotionPay's transaction volumes have increased significantly as a result of partnerships with well-known companies such as Baznas, Alfamart, Alodokter, Ruang Guru, KoinWorks, Indosat, Blibli.com, redBus, Ternak Uang, Cakap, and MNC Group's vast ecosystem.

- **Flash Mobile**

Flash Mobile, a payment gateway brand owned by MNC Teknologi Nusantara, offers a single integrated access to multiple payment methods such as bank transfers, debit cards and credit cards, retail outlets, QRIS, and e-wallets.

As a biller aggregator, Flash Mobile collects bill payments for MNC Group's billers and over 2,500 online and offline merchants via a Single API integration. Flash Mobile also provides value-added services to support fintech business processes such as e-KYC, digital signature, e-stamp duty, and messaging services (SMS and Whatsapp).

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