

1 Multipurpose Financing

No.	Product Name	Provider Name	Main Features	Benefits	Requirements and Procedures	Fees	Additional Information/Simulation																																																																																																																																																																																																								
1.	Online purchase financing	Kredivo (PT Kredivo Finance Indonesia) and its financing partners	You can buy the desired items at e-commerce merchants on installments with affordable interest rates	<ul style="list-style-type: none">Purchase with installment payments for products available at Kredivo partner merchantsPay in 1 month and 3, 6, 9 and 12 month installments for Premium accounts; 18 and 24 month installments are also available for selected Premium usersPayment tenor of 1 month and 3 month installment for Basic accounts	<p>Requirements: Must have a Kredivo account first.</p> <p>Procedures</p> <ul style="list-style-type: none">You only need to select the goods in the e-commerce (online) or offline merchant of your choice by selecting Kredivo as the payment optionChoose payment options in 1 month (interest free) or with 3, 6, 9, 12, 18, and 24 month installmentFor online transactions, you can enter your registered mobile number and your Kredivo PIN, then enter the OTP code that you will receive via SMS/Whatsapp to confirm your transactionFor offline transactions, you can choose the QR scan or barcode scan, then enter the Kredivo PIN to confirm your transaction	<p>Transaction Fees:</p> <ul style="list-style-type: none">For 3-month installment transactions will only be charged a service fee of 1% of your transaction value for Basic accountsFor 3, 6, 9, 12, 18, and 24 month installment transactions, an interest rate starting from 1.99% - 3.99% per month will incur, without service fees for Premium Account <p>Interest: Premium account:</p> <ul style="list-style-type: none">Pay in 1 month without interest (0%)For 3/6/9/12/18/24 month installment, interest rate varies at 1,99%, 2,49%, 2,60%, 2,99% or 3,99% <p>Basic account:</p> <ul style="list-style-type: none">Pay in 1 month without interest (0%)3 month installment with 4% interest per month <p>Fines: If you're late in paying your installment, a late interest fee of 0.27% per day will apply, charged upfront for 30 days of late payments, regardless of the actual DPD. This late fee will increase progressively by 2% for each additional month of delay, also charged in full at the start of each late month.</p> <p>*You may be charged another fee by merchants and/ or other payment service provider for the transaction or repayment purposes in accordance with their respective policies</p>	<p>Simulation/Installment Illustration: Transaction value: Rp2,000,000</p> <p>Basic Account Transaction value of Rp2,000,000, 4% interest for 3 month installment only for Basic account</p> <table><tr><td>Payment tenor</td><td>1 month</td><td>3 month</td></tr><tr><td>Interest per month</td><td>0%</td><td>4%</td></tr><tr><td>Kredivo service fee</td><td>N/A</td><td>Rp20,000</td></tr><tr><td>Monthly installment</td><td>N/A</td><td>Rp754,000</td></tr><tr><td>Total payment</td><td>Rp2,000,000</td><td>Rp2,262,420</td></tr></table> <p>Premium Account Transaction value of Rp2,000,000, 0% interest for pay in 1 month</p> <table><tr><td>Payment tenor</td><td>1 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General Product and Service Information Summary (RIPLAY)

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3.	Strategic cooperation	Kredivo (PT Kredivo Finance Indonesia) and its financing partners	Kredivo has a cooperation with strategic partners to channel its financing. Partners; Samsung, Lazada, OPPO	You can use financing facility at strategic partners at any time with a tenor 6 or 12 months (as relevant)	<p>Finance+ by Kredivo</p> <p>Requirements: Must register for Finance+ by Kredivo on the merchant's tablets and have the Finance+ by Kredivo app first for Samsung product purchases.</p> <p>Procedures</p> <ul style="list-style-type: none">Enter your phone number using the Finance+ tablet, then select the desired Samsung product on the tabletNext, fill in your personal information and submit your application. If your application is approved, you can choose a product based on the offer from Finance+ by Kredivo, with the down payment amount, admin fee, and service fee clearly stated on the payment pageIf there's an upfront payment required, proceed to pay at the cashier. Then, unbox the device and install the SF+ appOnce the device setup is complete and the SF+ app is installed, a code will be displayed. Enter this code into the designated field in the SF+ app on the tablet to complete the loan and purchase process- Transacion complete	<p>Finance+ by Kredivo</p> <p>Transaction Fees: All installment transactions will incur an admin fee of 1.99% of the loan amount and a service fee of Rp50,000</p> <p>Interest: 1.8% - 2.3% per month for 6 and 12 month installment</p> <p>Fines: If you're late in paying your installment, a late interest fee of 0.27% per day will apply, charged upfront for 30 days of late payments, regardless of the actual DPD. This late fee will increase progressively by 2% for each additional month of delay, also charged in full at the start of each late month.</p> <p>*You may be charged another fee by merchants, strategic partner and/or other payment service provider for the transaction or repayment purposes in accordance with each of their policies.</p>	<p>Simulation/Installment Illustration of Finance+ by Kredivo: Transaction value: Rp2,000,000</p> <div><div>Transaction amount: Rp2,000,000 with 1.8% interest (excluding down payment and Samsung processing fees).</div><table><tr><td>Payment options</td><td>6 month</td><td>12 month</td></tr><tr><td>Interest per month</td><td>1.8%</td><td>1.8%</td></tr><tr><td>Kredivo service fee</td><td>Rp50,000</td><td>Rp50,000</td></tr><tr><td>Kredivo admin fee</td><td>Rp39,800</td><td>Rp39,800</td></tr><tr><td>Installment per month</td><td>Rp396,338</td><td>Rp202,667</td></tr><tr><td>Total Payment</td><td>Rp2,228,000</td><td>Rp2,432,007</td></tr></table></div> <div><div>Transaction amount: Rp2,000,000 with 2.2% interest (excluding down payment and Samsung processing fees).</div><table><tr><td>Payment options</td><td>6 month</td><td>12 month</td></tr><tr><td>Interest per month</td><td>2.2%</td><td>2.2%</td></tr><tr><td>Kredivo service fee</td><td>Rp50,000</td><td>Rp50,000</td></tr><tr><td>Kredivo admin fee</td><td>Rp39,800</td><td>Rp39,800</td></tr><tr><td>Installment per month</td><td>Rp377,332</td><td>Rp210,669</td></tr><tr><td>Total Payment</td><td>Rp2,263,992</td><td>Rp2,528,033</td></tr></table></div> <div><div>Transaction amount: Rp2,000,000 with 1.9% interest (excluding down payment and Samsung processing fees).</div><table><tr><td>Payment options</td><td>6 month</td><td>12 month</td></tr><tr><td>Interest per month</td><td>1.9%</td><td>1.9%</td></tr><tr><td>Kredivo service fee</td><td>Rp50,000</td><td>Rp50,000</td></tr><tr><td>Kredivo admin fee</td><td>Rp39,800</td><td>Rp39,800</td></tr><tr><td>Installment per month</td><td>Rp371,329</td><td>Rp204,670</td></tr><tr><td>Total Payment</td><td>Rp2,227,974</td><td>Rp2,456,045</td></tr></table></div> <div><div>Transaction amount: Rp2,000,000 with 2.3% interest (excluding down payment and Samsung processing fees).</div><table><tr><td>Payment options</td><td>6 month</td><td>12 month</td></tr><tr><td>Interest per month</td><td>2.3%</td><td>2.3%</td></tr><tr><td>Kredivo service fee</td><td>Rp50,000</td><td>Rp50,000</td></tr><tr><td>Kredivo admin fee</td><td>Rp39,800</td><td>Rp39,800</td></tr><tr><td>Installment per month</td><td>Rp379,332</td><td>Rp212,672</td></tr><tr><td>Total Payment</td><td>Rp2,275,994</td><td>Rp2,552,062</td></tr></table></div> <div><div>Transaction amount: Rp2,000,000 with 2% interest (excluding down payment and Samsung processing fees).</div><table><tr><td>Payment options</td><td>6 month</td><td>12 month</td></tr><tr><td>Interest per month</td><td>2%</td><td>2%</td></tr><tr><td>Kredivo service fee</td><td>Rp50,000</td><td>Rp50,000</td></tr><tr><td>Kredivo admin fee</td><td>Rp39,800</td><td>Rp39,800</td></tr><tr><td>Installment per month</td><td>Rp373,335</td><td>Rp206,664</td></tr><tr><td>Total Payment</td><td>Rp2,240,012</td><td>Rp2,479,962</td></tr></table></div>	Payment options	6 month	12 month	Interest per month	1.8%	1.8%	Kredivo service fee	Rp50,000	Rp50,000	Kredivo admin fee	Rp39,800	Rp39,800	Installment per month	Rp396,338	Rp202,667	Total Payment	Rp2,228,000	Rp2,432,007	Payment options	6 month	12 month	Interest per month	2.2%	2.2%	Kredivo service fee	Rp50,000	Rp50,000	Kredivo admin fee	Rp39,800	Rp39,800	Installment per month	Rp377,332	Rp210,669	Total Payment	Rp2,263,992	Rp2,528,033	Payment options	6 month	12 month	Interest per month	1.9%	1.9%	Kredivo service fee	Rp50,000	Rp50,000	Kredivo admin fee	Rp39,800	Rp39,800	Installment per month	Rp371,329	Rp204,670	Total Payment	Rp2,227,974	Rp2,456,045	Payment options	6 month	12 month	Interest per month	2.3%	2.3%	Kredivo service fee	Rp50,000	Rp50,000	Kredivo admin fee	Rp39,800	Rp39,800	Installment per month	Rp379,332	Rp212,672	Total Payment	Rp2,275,994	Rp2,552,062	Payment options	6 month	12 month	Interest per month	2%	2%	Kredivo service fee	Rp50,000	Rp50,000	Kredivo admin fee	Rp39,800	Rp39,800	Installment per month	Rp373,335	Rp206,664	Total Payment	Rp2,240,012	Rp2,479,962
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Kredivo admin fee	Rp39,800	Rp39,800																																																																																															
Installment per month	Rp396,338	Rp202,667																																																																																															
Total Payment	Rp2,228,000	Rp2,432,007																																																																																															
Payment options	6 month	12 month																																																																																															
Interest per month	2.2%	2.2%																																																																																															
Kredivo service fee	Rp50,000	Rp50,000																																																																																															
Kredivo admin fee	Rp39,800	Rp39,800																																																																																															
Installment per month	Rp377,332	Rp210,669																																																																																															
Total Payment	Rp2,263,992	Rp2,528,033																																																																																															
Payment options	6 month	12 month																																																																																															
Interest per month	1.9%	1.9%																																																																																															
Kredivo service fee	Rp50,000	Rp50,000																																																																																															
Kredivo admin fee	Rp39,800	Rp39,800																																																																																															
Installment per month	Rp371,329	Rp204,670																																																																																															
Total Payment	Rp2,227,974	Rp2,456,045																																																																																															
Payment options	6 month	12 month																																																																																															
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Kredivo admin fee	Rp39,800	Rp39,800																																																																																															
Installment per month	Rp379,332	Rp212,672																																																																																															
Total Payment	Rp2,275,994	Rp2,552,062																																																																																															
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Kredivo service fee	Rp50,000	Rp50,000																																																																																															
Kredivo admin fee	Rp39,800	Rp39,800																																																																																															
Installment per month	Rp373,335	Rp206,664																																																																																															
Total Payment	Rp2,240,012	Rp2,479,962																																																																																															
					<p>Paylater by Kredivo</p> <p>Requirements: Must have a Kredivo account or register to become a user through the Lazada app</p> <p>Procedures</p> <ul style="list-style-type: none">Select PayLater by Kredivo as your payment method at Lazada during checkoutChoose the payment tenor you want. If you choose installments, the payment simulation will be shown upon checkout.After selecting an installment option, enter your PayLater PIN (if you have already created a PIN) to verify your payment.Transaction completed. Please wait for your order to be delivered.	<p>Paylater by Kredivo</p> <p>Transaction fee: There are no additional transaction fees for Paylater by Kredivo transactions</p> <p>Interest:</p> <ul style="list-style-type: none">0% interest for 1-month payment on your first two transactions. A 2% interest will apply starting from the third 1-month installment transaction3.75% interest per month for 3, 6, 9, or 12-month installments <p>Fines: If you're late in paying your installment, a late interest fee of 0.27% per day will apply, charged upfront for 30 days of late payments, regardless of the actual DPD. This late fee will increase progressively by 2% for each additional month of delay, also charged in full at the start of each late month.</p> <p>*You may be charged another fee by merchants, strategic partner and/or other payment service provider for the transaction or repayment purposes in accordance with each of their policies.</p>	<p>Simulation/Installment Illustration of Paylater by Kredivo: Transaction value of Rp2,000,000, 0% interest for pay in 1 month</p> <table><tr><td>Payment tenor</td><td>1 month</td><td>3 month</td><td>6 month</td><td>9 month</td><td>12 month</td></tr><tr><td>Interest per month</td><td>0%</td><td>3.75%</td><td>3.75%</td><td>3.75%</td><td>3.75%</td></tr><tr><td>Kredivo service fee</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td></tr><tr><td>Monthly installment</td><td>Rp2,000,000</td><td>Rp741,667</td><td>Rp408,334</td><td>Rp297,223</td><td>Rp241,667</td></tr><tr><td>Total payment</td><td>Rp2,000,000</td><td>Rp2,225,000</td><td>Rp2,450,000</td><td>Rp2,675,000</td><td>Rp2,900,000</td></tr></table>	Payment tenor	1 month	3 month	6 month	9 month	12 month	Interest per month	0%	3.75%	3.75%	3.75%	3.75%	Kredivo service fee	N/A	N/A	N/A	N/A	N/A	Monthly installment	Rp2,000,000	Rp741,667	Rp408,334	Rp297,223	Rp241,667	Total payment	Rp2,000,000	Rp2,225,000	Rp2,450,000	Rp2,675,000	Rp2,900,000																																																												
Payment tenor	1 month	3 month	6 month	9 month	12 month																																																																																												
Interest per month	0%	3.75%	3.75%	3.75%	3.75%																																																																																												
Kredivo service fee	N/A	N/A	N/A	N/A	N/A																																																																																												
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General Product and Service Information Summary (RIPLAY)

No.	Product Name	Provider Name	Main Features	Benefits	Requirements and Procedures	Fees	Additional Information/Simulation																																																																											
					<div>Avanto by Kredivo</div> <div>Requirements: Must have the Fineasy application by downloading it via the QR code provided by the promoter/store staff, and can only shop at stores registered with Avanto by Kredivo</div> <div>Procedures<ul style="list-style-type: none">The customer visits the store to register for Avanto by Kredivo via the Fineasy app, by downloading the app using the QR code from the promoter/store staff. Then, the customer scans the invitation QR code from the promoter/store staff to proceed with the Avanto by KredivoOnce the application is approved, the promoter/store staff will scan the customer's payment QR codeThe customer informs the promoter/store staff about the product they wish to purchase and the desired installment termThe promoter/store staff submits the product details, IMEI, and installment term into the Fineasy app and generates a transaction QR codeThe customer scans the QR code provided by the promoter/store staff to proceed with the transaction and review the installment amount, term, down payment/separate payment (if any)Once the customer agrees to the Avanto by Kredivo installment details, they can proceed with the payment by entering the OTP received via SMS to confirm the transactionTransaction complete</div>	<div>Avanto by Kredivo</div> <div>Transaction Fees: All installment transactions will incur a service fee of 2% of the transaction amount</div> <div>Interest:<ul style="list-style-type: none">Transactions at Erafone stores: 2.7% per month for 3, 6, 9, or 12-month installments.Transactions at in-city stores: 2.6% – 3.75% per month for 3, 6, 9, or 12-month installments.Transactions at out-of-city stores: 2.99% – 3.99% per month for 3, 6, 9, or 12-month installments.</div> <div>Fines: If you're late in paying your installment, a late interest fee of 0.27% per day will apply, charged upfront for 30 days of late payments, regardless of the actual DPD. This late fee will increase progressively by 2% for each additional month of delay, also charged in full at the start of each late month.</div>	<div>Simulation/Installment Illustration of Avanto by Kredivo Transaction value: Rp2,000,000</div> <div>1. Transactions at Erafone stores<table><tr><td>Payment options</td><td>3 month</td><td>6 month</td><td>9 month</td><td>12 month</td></tr><tr><td>Interest per month</td><td>2.7%</td><td>2.7%</td><td>2.7%</td><td>2.7%</td></tr><tr><td>Admin fee</td><td>Rp40,000</td><td>Rp40,000</td><td>Rp40,000</td><td>Rp40,000</td></tr><tr><td>Installment per month</td><td>Rp734,000</td><td>Rp394,000</td><td>Rp280,667</td><td>Rp224,000</td></tr><tr><td>Total payment</td><td>Rp2,242,000</td><td>Rp2,404,000</td><td>Rp2,566,000</td><td>Rp2,728,000</td></tr></table></div> <div>2. Transactions at in-city stores<table><tr><td>Payment options</td><td>3 month</td><td>6 month</td><td>9 month</td><td>12 month</td></tr><tr><td>Interest per month</td><td>2.6%</td><td>2.6%</td><td>2.6%</td><td>2.6%</td></tr><tr><td>Admin fee</td><td>Rp40,000</td><td>Rp40,000</td><td>Rp40,000</td><td>Rp40,000</td></tr><tr><td>Installment per month</td><td>Rp732,000</td><td>Rp392,000</td><td>Rp278,667</td><td>Rp222,000</td></tr><tr><td>Total payment</td><td>Rp2,236,000</td><td>Rp2,392,000</td><td>Rp2,548,003</td><td>Rp2,704,000</td></tr></table><div>*Calculations are based on the lowest interest rate for the in-city store category.</div></div> <div>3. Transactions at out-city stores<table><tr><td>Payment options</td><td>3 month</td><td>6 month</td><td>9 month</td><td>12 month</td></tr><tr><td>Interest per month</td><td>2.99%</td><td>2.99%</td><td>2.99%</td><td>2.99%</td></tr><tr><td>Admin fee</td><td>Rp40,000</td><td>Rp40,000</td><td>Rp40,000</td><td>Rp40,000</td></tr><tr><td>Installment per month</td><td>Rp734,000</td><td>Rp394,000</td><td>Rp280,667</td><td>Rp224,000</td></tr><tr><td>Total payment</td><td>Rp2,259,400</td><td>Rp2,438,800</td><td>Rp2,618,203</td><td>Rp2,797,600</td></tr></table><div>*Calculations are based on the lowest interest rate for the out-of-city store category.</div></div>	Payment options	3 month	6 month	9 month	12 month	Interest per month	2.7%	2.7%	2.7%	2.7%	Admin fee	Rp40,000	Rp40,000	Rp40,000	Rp40,000	Installment per month	Rp734,000	Rp394,000	Rp280,667	Rp224,000	Total payment	Rp2,242,000	Rp2,404,000	Rp2,566,000	Rp2,728,000	Payment options	3 month	6 month	9 month	12 month	Interest per month	2.6%	2.6%	2.6%	2.6%	Admin fee	Rp40,000	Rp40,000	Rp40,000	Rp40,000	Installment per month	Rp732,000	Rp392,000	Rp278,667	Rp222,000	Total payment	Rp2,236,000	Rp2,392,000	Rp2,548,003	Rp2,704,000	Payment options	3 month	6 month	9 month	12 month	Interest per month	2.99%	2.99%	2.99%	2.99%	Admin fee	Rp40,000	Rp40,000	Rp40,000	Rp40,000	Installment per month	Rp734,000	Rp394,000	Rp280,667	Rp224,000	Total payment	Rp2,259,400	Rp2,438,800	Rp2,618,203	Rp2,797,600
Payment options	3 month	6 month	9 month	12 month																																																																														
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Interest per month	2.6%	2.6%	2.6%	2.6%																																																																														
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General Product and Service Information Summary (RIPLAY)

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					<p>Vast Finance by Kredivo</p> <p>Requirements: Must have the Vast Finance by Kredivo by downloading it via the QR code provided by the promoter/store staff before purchasing Vivo or iQOO products.</p> <p>Procedures:</p> <ul style="list-style-type: none">The customer visits a merchant that offers Vast Finance by Kredivo as a payment option. Download the Vast Finance by Kredivo app using the download QR code provided in the store.Then, fill in your personal information and submit your application. Once your application is approved, you can proceed to purchase Vivo or iQOO products using Vast Finance by Kredivo.The promoter will generate a dynamic QR code using the Kredivo Seller app for you to scan with your Vast Finance by Kredivo app.After successfully scanning the QR code, the transaction details will appear, including the loan amount, down payment (if any), admin fee, and service fee as shown on the payment page.If there is an amount that needs to be paid upfront, proceed to make the payment at the cashier. After that, unbox the device and install the Vtrust and Vast Finance by Kredivo apps on your new device.You may leave the store once the loan and device purchase processes are completed.	<p>Vast Finance by Kredivo</p> <p>Transaction Fees: For device prices below IDR 3,000,000, the admin fee is 7% (6-month tenor), 9% (9-month tenor), and 11 (12-month tenor) of the user’s loan amount, plus a service fee of IDR 50,000 (paid upfront).</p> <p>For device prices equal to or above IDR 3,000,000, the admin fee is 5% (6-month tenor), 7% (9-month tenor), and 9% (12-month tenor) of the user’s loan amount, plus a service fee of IDR 50,000 (paid upfront).</p> <p>The admin fees above represent the lowest applicable rates. Vast Finance may have different rates across certain merchants. Full details can be viewed during the transaction process.</p> <p>Interest:</p> <ul style="list-style-type: none">0% per month <p>Fines:</p> <ul style="list-style-type: none">For late payments, a late interest fee of 8% (effective) applies, calculated from the loan principal + admin fee, along with a tiered late interest of 2% (loan principal + admin fee) — increasing up to 4 times.A late penalty fee of 4% (loan principal + admin fee) will also be charged on the overdue amount.	<p>Vast Finance by Kredivo Installment Simulation/Illustration</p> <ul style="list-style-type: none">Applicable for merchants other than ErafoneFor transaction values below IDR 3,000,000 (IDR 2,000,000) and above IDR 3,000,000 (IDR 3,000,000)Service fee is paid in cash at the store <table><tr><th>Product Type</th><th colspan="3">Device below IDR 3 Million</th><th colspan="3">Device above IDR 3 Million</th></tr><tr><th>Payment term</th><th>6 month</th><th>9 month</th><th>12 month</th><th>6 month</th><th>9 month</th><th>12 month</th></tr><tr><td>Monthly interest</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>Kredivo service fee</td><td>Rp50,000</td><td>Rp50,000</td><td>Rp50,000</td><td>Rp50,000</td><td>Rp50,000</td><td>Rp50,000</td></tr><tr><td>Admin fee</td><td>Rp140,000</td><td>Rp180,000</td><td>Rp220,000</td><td>Rp150,000</td><td>Rp210,000</td><td>Rp270,000</td></tr><tr><td>Monthly installment</td><td>Rp356,667</td><td>Rp242,233</td><td>Rp185,000</td><td>Rp525,000</td><td>Rp356,667</td><td>Rp272,500</td></tr><tr><td>Total Payment</td><td>Rp2,140,000</td><td>Rp2,180,000</td><td>Rp2,220,000</td><td>Rp3,150,000</td><td>Rp3,210,000</td><td>Rp3,270,000</td></tr></table> <ul style="list-style-type: none">For certain selected merchants, the simulation uses the calculation shown belowFor transaction values below IDR 3,000,000 (IDR 2,000,000) and above IDR 3,000,000 (IDR 3,000,000))Service fee is paid in cash at the store <table><tr><th>Product Type</th><th colspan="3">Device below IDR 3 Million</th><th colspan="3">Device above IDR 3 Million</th></tr><tr><th>Payment term</th><th>6 month</th><th>9 month</th><th>12 month</th><th>6 month</th><th>9 month</th><th>12 month</th></tr><tr><td>Monthly interest</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></tr><tr><td>Kredivo service fee</td><td>Rp50,000</td><td>Rp50,000</td><td>Rp50,000</td><td>Rp50,000</td><td>Rp50,000</td><td>Rp50,000</td></tr><tr><td>Admin fee</td><td>Rp160,000</td><td>Rp200,000</td><td>Rp240,000</td><td>Rp180,000</td><td>Rp240,000</td><td>Rp300,000</td></tr><tr><td>Monthly installment</td><td>Rp360,000</td><td>Rp244,000</td><td>Rp186,667</td><td>Rp530,000</td><td>Rp360,000</td><td>Rp275,000</td></tr><tr><td>Total Payment</td><td>Rp2,160,000</td><td>Rp2,200,000</td><td>Rp2,240,000</td><td>Rp3,180,000</td><td>Rp3,240,000</td><td>Rp3,300,000</td></tr></table>	Product Type	Device below IDR 3 Million			Device above IDR 3 Million			Payment term	6 month	9 month	12 month	6 month	9 month	12 month	Monthly interest	0%	0%	0%	0%	0%	0%	Kredivo service fee	Rp50,000	Rp50,000	Rp50,000	Rp50,000	Rp50,000	Rp50,000	Admin fee	Rp140,000	Rp180,000	Rp220,000	Rp150,000	Rp210,000	Rp270,000	Monthly installment	Rp356,667	Rp242,233	Rp185,000	Rp525,000	Rp356,667	Rp272,500	Total Payment	Rp2,140,000	Rp2,180,000	Rp2,220,000	Rp3,150,000	Rp3,210,000	Rp3,270,000	Product Type	Device below IDR 3 Million			Device above IDR 3 Million			Payment term	6 month	9 month	12 month	6 month	9 month	12 month	Monthly interest	0%	0%	0%	0%	0%	0%	Kredivo service fee	Rp50,000	Rp50,000	Rp50,000	Rp50,000	Rp50,000	Rp50,000	Admin fee	Rp160,000	Rp200,000	Rp240,000	Rp180,000	Rp240,000	Rp300,000	Monthly installment	Rp360,000	Rp244,000	Rp186,667	Rp530,000	Rp360,000	Rp275,000	Total Payment	Rp2,160,000	Rp2,200,000	Rp2,240,000	Rp3,180,000	Rp3,240,000	Rp3,300,000
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General Product and Service Information Summary (RIPLAY)

No.	Product Name	Provider Name	Main Features	Benefits	Requirements and Procedures	Fees	Additional Information/Simulation																										
4.	Electric Motorcycle Installment	Kredivo (PT Kredivo Finance Indonesia) and its financing partners	You can buy electric motorcycles at participating dealers and brands on installments with affordable interest rates	<ul style="list-style-type: none">• Purchase electric motorcycles with installment payment for products available at Kredivo partner merchants.• Payment tenor within 12, 18, 24, 30 and 36 months	<p>Requirements: You need to prepare several documents such as Family Certificate (KK), spouse’s KTP, spouse’s selfie and spouse’s cellphone number if you are married. Make sure your Kredivo account is Premium and has a Kredivo Score A.</p> <p>Procedures: You can visit a Brand Dealer who are partnering with Kredivo. Inform the Dealer that you want to pay using Kredivo. Scan the QR provided by the Dealer on your Kredivo application. Then follow these steps:</p> <ol style="list-style-type: none">1. Select the tenor and determine the down payment percentage (if needed) according to what is available (0% – 70%), input the PIN then click Pay2. Select the purpose of the purchase and enter the delivery address3. Upload Family Certificate (KK); if you are married, upload additional documents such as KTP, spouse’s selfie and cellphone number4. Click Submit and wait a few moments to verify your documents; if successful, click Agree on the RIPLAY page5. Make a down payment according to the amount stated in the application6. Transaction is complete, please wait for the document verification process	<p>Transaction Fees:</p> <ul style="list-style-type: none">• There is service fee up to 2% of the price of the electric motorcycle• Insurance costs are 0.3% - 2% of the price of the electric motorcycle <p>Interest: 1.99% for 12, 18, 24, 30 and 36 month tenors</p> <p>Fines: If you’re late in paying your installment, a late interest fee of 0.27% per day will apply, charged upfront for 30 days of late payments, regardless of the actual DPD. This late fee will increase progressively by 2% for each additional month of delay, also charged in full at the start of each late month.</p> <p>*You may be charged another fee by other payment service provider for the transaction or repayment purposes in accordance with their respective policies</p>	<p>Simulation/Illustration of Electric Motorcycle Installments Transaction value of Rp16,540,000, excluding insurance costs and service fee</p> <table><tr><td>OTR</td><td>DP 0%</td><td>12</td><td>18</td><td>24</td><td>30</td><td>36</td></tr><tr><td rowspan="3">Rp16,540,000</td><td>0</td><td>Rp1,707,479</td><td>Rp1,248,035</td><td>Rp1,018,313</td><td>Rp880,479</td><td>Rp788,590</td></tr><tr><td>DP 20%</td><td>12</td><td>18</td><td>24</td><td>30</td><td>36</td></tr><tr><td>Rp3,308,000</td><td>Rp1,365,983</td><td>Rp998,428</td><td>Rp814,650</td><td>Rp704,383</td><td>Rp630,872</td></tr></table>	OTR	DP 0%	12	18	24	30	36	Rp16,540,000	0	Rp1,707,479	Rp1,248,035	Rp1,018,313	Rp880,479	Rp788,590	DP 20%	12	18	24	30	36	Rp3,308,000	Rp1,365,983	Rp998,428	Rp814,650	Rp704,383	Rp630,872
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2 Working Capital and Investment Financing

No.	Product Name	Provider Name	Main Features	Benefits	Risk	Requirements and Procedures	Fees	Simulation/Installment illustration										
1.	Working Capital and Investment Financing	Kredivo (PT Kredivo Finance Indonesia)	Kredivo also distributes working capital and investment financing in collaboration with selected partners.	You can apply for working capital and investment financing to meet your business needs or carry out business development.	<ul style="list-style-type: none">There are fines imposed if there is a delay in bill payment.Reputation risk in the form of a bad history will be recorded on the Company's system when a user is in arrears in making payments.If you are in arrears in bill payments, your history will be recorded as bad in the OJK's Financial Information Services System (SLIK) (formerly BI Checking). This can affect your credibility when you want to apply for a loan, financing, and/or similar credit facilities on others financial services institution (including banking institutions).You can be contacted via personal communication (including but not limited to email, telephone, etc.) or visited directly at your residential address by a collector officer for billing and/or marketing purposes (based on prior user consent).If you have more than one active loan at the company, if you breach one of the loan agreements, you will also be deemed to have breached the other loan agreement that is still active between you and the company (cross default)	<p>Requirements:</p> <ul style="list-style-type: none">In the form of individual or business entity.Domiciled or operating within the territory of Indonesia.Do not have a bad financing record. Other requirements under prevailing OJK regulations or special policies from time to time. <p>Procedures:</p> <ul style="list-style-type: none">Applications for financing facilities can be submitted by prospective debtors via an electronic system, financing form, or other agreed mechanisms, accompanied by financing requirement documents in accordance with applicable provisions.The company will conduct a financing feasibility analysis process.Agreement and financing cooperation between the two parties.	<p>Interest*): 10% - 13% per annum, up to 48 months installment</p> <p>*) In its application, it is adjusted to the risk analysis and criteria accepted by the Company.</p> <ul style="list-style-type: none">The customer may be fined according to the provisions of the Company if there is a delay in paying the customer's obligationsCustomers are not charged administration fees. The customer may be charged provision fees and other costs related to the financing process such as notary fees, fiduciary fees, accelerated settlement fees and others according to the applicable provisions in the Company. <p>*You may be charged other fees by other payment service provider for repayment purposes in accordance with their respective policies.</p>	<p>Simulation/Installment illustration Illustration of the distribution of debt principal, interest and installments (Outstanding):</p> <table><tr><td>Tenor</td><td>3 Months</td></tr><tr><td>Debt principal</td><td>Rp100,000,000</td></tr><tr><td>Total interest</td><td>Rp1,750,053</td></tr><tr><td>Total payment</td><td>Rp101,750,052</td></tr><tr><td>Monthly installment</td><td>Rp33,916,684</td></tr></table>	Tenor	3 Months	Debt principal	Rp100,000,000	Total interest	Rp1,750,053	Total payment	Rp101,750,052	Monthly installment	Rp33,916,684
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2.	Business Capital Loan	Kredivo (PT Kredivo Finance Indonesia)	Unsecured business capital financing for Micro, Small, and Medium Enterprises (MSMEs) to support their operational or productive activities within a single business cycle. Funds are disbursed directly to the borrower and repaid through installments.	This facility provides borrowers with easy access to business capital without requiring collateral, offering competitive fees and flexible tenors tailored to the borrower's repayment capacity.	<ul style="list-style-type: none">There are fines imposed if there is a delay in bill payment.Reputation risk in the form of a bad history will be recorded on the Company's system when a user is in arrears in making payments.If you are in arrears in bill payments, your history will be recorded as bad in the OJK's Financial Information Services System (SLIK) (formerly BI Checking). This can affect your credibility when you want to apply for a loan, financing, and/or similar credit facilities on others financial services institution (including banking institutions).You can be contacted via personal communication (including but not limited to email, telephone, etc.) or visited directly at your residential address by a collector officer for billing and/or marketing purposes (based on prior user consent).If you have more than one active loan at the company, if you breach one of the loan agreements, you will also be deemed to have breached the other loan agreement that is still active between you and the company (cross default)".	<p>Requirements:</p> <ul style="list-style-type: none">Must be an Indonesian citizen (WNI).Aged between 18 and 60 years old.Have a minimum monthly income of IDR 3,000,000.Reside in Indonesia.The prospective borrower/borrower must act in good faith when using the product.The prospective borrower/borrower must provide clear, accurate, truthful, and non-misleading information and/or documents.If the borrower fails to fulfill any of the above obligations, Kredivo may conduct collection activities, delay, limit, or reject services, or impose penalties in accordance with the agreement. <p>Procedure:</p> <ol style="list-style-type: none">Open the Kredivo app and select the Business Capital Loan menu on the dashboard.Enter your business details, including:<ul style="list-style-type: none">- Business name- Business address- Business storefront photo- Business document (NIB/SIUP/SKU)Click Verify Business: Business verification will be processed within a maximum of 1 (one) working day. You will receive a notification once verification is complete. If your verification is rejected, you may reapply 30 days after the last rejection date.	<p>Interest and tenure*): Interest rates start from 1.99%, with available tenors of 3, 6, 9, 12, and 18 months.</p> <p>*) In its application, it is adjusted to the risk analysis and criteria accepted by the Company.</p> <p>Fines: If you're late in paying your installment, a late interest fee of 0.27% per day will apply, charged upfront for 30 days of late payments, regardless of the actual DPD. This late fee will increase progressively by 2% for each additional month of delay, also charged in full at the start of each late month.</p> <p>*You may be charged another fee by merchants and/ or other payment service provider for the transaction or repayment purposes in accordance with their respective policies.</p>	<p>Simulation/Installment illustration Loan Value Rp2,000,000</p> <p>Basic Account Loan value of Rp2,000,000, 4% interest for 3 month installment only for Basic account</p> <table><tr><td>Payment tenor</td><td>3 month</td></tr><tr><td>Interest per month</td><td>4%</td></tr><tr><td>Kredivo service fee</td><td>Rp20,000</td></tr><tr><td>Monthly installment</td><td>Rp754,000</td></tr><tr><td>Total payment</td><td>Rp2,262,420</td></tr></table> <p>Premium Account Loan value of Rp2,000,000, 1.99% interest for 3-24 Month installment</p> <table><tr><td>Payment tenor</td><td>3 month</td><td>6 month</td><td>9 month</td><td>12 month</td><td>18 month</td></tr><tr><td>Interest per 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Risk information can be accessed via the following [link](#).

Disclaimer (Important to read):

- The information contained in this General RIPLAY is update until Kredivo issues a newer version of the General RIPLAY, and Kredivo reserves the right to change any information contained in this General RIPLAY from time to time.
- This General RIPLAY is only used as a reference to provide an explanation of Kredivo products and is not and not intended to constitute a binding loan agreement.
- Users must carefully read this General RIPLAY and may ask Kredivo anytime regarding this General RIPLAY.
- Kredivo may reject user's application for financing if it does not meet the applicable requirements and regulations.
- Kredivo does not charge any registration fees or annual fees.