

Corp/Sjn/L/X/19-0151

Tangerang Selatan, October 14, 2019

To Whom It May Concern:

Board of Commissioners of Financial Services Authority

Gedung Sumitro Djojohadikusumo

Ministry of Finance of the Republic of Indonesia

Jalan Lapangan Banteng Timur 1-4

Jakarta 10710

Attn : Executive Head of Capital Market Supervisor

Dear Sir/Madam:

Subject : Disclosure of Material Fact or Information by Issuers

In compliance with provisions of POJK No. 31/POJK.04/2015 concerning Disclosure of Material Fact or Information by Issuers or Public Companies, we hereby report that on October 3, 2019, PT BFI Finance Indonesia Tbk. (BFI) signed USD75,000,000 Secured Syndicated Term Loan Facility Agreement where Standard Chartered Bank acted as “Mandated Lead Arranger and Bookrunner”; Standard Chartered Bank (Hong Kong) Limited as Facility Agent (the “Agent”), and PT Bank Central Asia Tbk. as Security Agent (the “Security Agent”).

This loan facility has a tenor of 1 (one) up to 3 (three) years and is provided for working capital in the financing business operations.

That is all we have to convey. Thank you for your attention.

Best regards,

PT BFI Finance Indonesia Tbk.

Sudjono

Director

With copies to:

1. Executive Head of Non-Bank Financial Industry Supervisor
2. Board of Directors of PT Bursa Efek Indonesia