



**PT BFI FINANCE INDONESIA Tbk
("Company")**

**ANNOUNCEMENT DISTRIBUTION OF INTERIM CASH DIVIDEND
FOR 2022 FISCAL YEAR**

It is hereby notified to the Shareholders that the Company's Board of Directors Meeting held on December 2, 2022 has decided to distribute the interim cash dividend for 2022 fiscal year of Rp28,- (twenty-eight rupiah) per share.

The schedule and procedures of the Cash Dividend distribution are as follows:

A. SCHEDULE FOR DISTRIBUTION OF INTERIM CASH DIVIDEND

No.	DESCRIPTION	DATE
1.	Cum dividends on the regular and negotiation markets	December 14, 2022
2.	Ex-dividends on the regular and negotiation markets	December 15, 2022
3.	Cum dividends on the cash market	December 16, 2022
4.	Ex-dividends on the cash market	December 19, 2022
5.	Recording date for dividends	December 16, 2022
6.	Payment of dividends	December 22, 2022

B. PROCEDURES FOR DISTRIBUTION OF DIVIDEND

1. This notification is officially made by the Company and the Company does not issue a specific notification letter to the Company shareholders.
2. Dividends will be distributed to the Company shareholders whose names are listed on the Register of the Company Shareholders dated December 16, 2022 at 16.00 WIB. (here in after referred to as "Eligible Shareholders")
3. Dividends Payment Method:
 - a. For shareholders whose shares are in script form, dividends payment will be made by way of book-entry (telegraphic transfer) directly to the accounts of the Eligible Shareholders, only if the Eligible Shareholders have submitted their dividend mandates (the dividend mandate form can be obtained from the Company's Share Registrar, PT Raya Saham Registra ("BAE")) along with a copy of proof of identity of an individual or legal entity and a copy of the Taxpayer Identification Number ("NPWP") for Domestic Taxpayers ("WPDN") or an original Certificate of Domicile in the form of DGT Form ("SKD") for

Foreign Taxpayers ("**WPLN**"), addressed to the Company or the BAE no later than December 16, 2022 at 16.00 WIB with the following addresses:

The Company
Corporate Secretary
PT BFI Finance Indonesia Tbk
BFI Tower, Sunburst CBD Lot 1.2
Jl. Kapt. Soebijanto Djojohadikusumo BSD City
Phone. (021) 2965 0300, 2965 0500 ext 692
E-mail: corsec@bfi.co.id

BAE
PT Raya Saham Registra
Plaza Sentral Lantai 2
Jl. Jend. Sudirman Kav.47-48
Jakarta 12930
Phone. (021) 2525666
E-mail: rsbae@registra.co.id

- b. For Eligible Shareholders whose shares are registered in the collective custody of PT Kustodian Sentral Efek Indonesia (Indonesian Central Securities Depository or "KSEI"), the distribution of Dividends will be conducted by KSEI through Securities Companies and/or Custodian Banks where the Eligible Shareholders open their securities accounts.
4. The interim cash dividends to be paid to a shareholder with status as a Resident Taxpayer (Wajib Pajak Dalam Negeri) will not be subject to Income Tax withholding, whereas the interim cash dividends to be paid to a shareholder with Non-Resident Taxpayer status will be subject to Income Tax withholding in accordance with the tax law prevailing as of the Record Date.
The Income Tax obligation arising in connection with the dividends received by the shareholder with Resident Taxpayer status constitutes the responsibility of the relevant shareholder and must be fulfilled by the relevant shareholder on their own.
5. A shareholder with Non-Resident Taxpayer status from a country with which the Republic of Indonesia has entered into a Double Taxation Agreement (DTA) or Tax Treaty may benefit from a lower rate of withholding tax (at the rate as agreed in the DTA), being less than the normal rate of 20% provided that such shareholder meets the requirements stipulated in Regulation of the Directorate General of Taxes No. PER-25/PJ/2018 dated November 21, 2018 on the Procedure for the Implementation of DTAs, i.e., filing with KSEI the NonResident Taxpayer's Certificate of Domicile (CoD) in the form of the original DGT Form, which has been duly and accurately completed and signed and certified by the competent officer in the country of the counterparty (if not available, such document may be substituted with the Certificate of Residence (CoR) in the English language) in accordance with the provisions laid down by KSEI. However, if during the year 2022, the Non-Resident Taxpayer has conducted a transaction and has provided a Taxpayer in Indonesia with the original DGT Form accompanied by the CoR, the CoD in the form of the DGT Form may be substituted with a soft copy of the Receipt for the CoD that has been registered on the eCoD official website. If the shareholder fails to provide such document within the time frame stipulated by KSEI, then the interim cash dividends payable to such Non-Resident Taxpayer will be subject to income tax withholding under Article 26 of the Tax Law (PPH Pasal 26) at the maximum rate imposed by law, i.e 20%.
6. Under the tax laws and regulations currently in force, the dividends received by a Resident Individual Taxpayer (Wajib Pajak Orang Pribadi Dalam Negeri) are no longer subject to

income tax withholding and can be treated as income that is not included as an income tax object as long as they are invested in the territory of the Unitary State of the Republic of Indonesia as regulated in Government Regulation No. 9 of 2021 (PP9), Regulation of the Minister of Finance No. 18 of 2021 (PMK18) and the implementing tax regulations; otherwise, the Resident Individual Taxpayer may also choose to be subjected to final income tax of 10% according to Article 17 paragraph (2c)* of the Income Tax Law without the obligation to invest the same in the territory of the Unitary State of the Republic of Indonesia.

If the Resident Individual Taxpayer chooses to treat the dividends as income that is not included as an income tax object but fails to comply with the investment requirement under the provisions and procedures stipulated in PP9 and PMK18, the relevant dividends will, notwithstanding the above, be subjected to final income tax of 10% according to Article 17 paragraph (2c)* of the Income Tax Law.

** Payment of the final income tax (PPh) on the dividends as described above must be made by the relevant Resident Individual Taxpayer no later than the 15th (fifteenth) day of the month subsequent to the month of the Record Date.*

7. The Income Tax (PPh) withholding will be made in accordance with the tax laws and regulations prevailing as of the Record Date. If a new tax law or regulation is later issued after the income tax (PPh) withholding is made and the new tax law or regulation is retroactively applied to the Record Date, resulting in overwithholding, then the refund of the overwithheld tax will be claimed by the relevant shareholders affected by the new tax law or regulation through the tax refund mechanism under the prevailing tax laws or regulations (as of the date of this announcement, being Regulation of the Minister of Finance No. 187/PMK.03/2015).
8. For Eligible Shareholders whose shares are in script form, proof of dividend tax deduction (if any) can be obtained at the office of the Company's BAE.
9. For Eligible Shareholders whose shares are registered in the collective custody of KSEI, proof of dividend tax deduction (if any) can be obtained at the offices of Securities Companies and/or the Custodian Banks where the Eligible Shareholders open their securities accounts.

South Tangerang, December 6, 2022
PT BFI Finance Indonesia Tbk
Board of Directors