Ref.No.: Corp/SJN/L/III/20-0051

South Tangerang, March 20, 2020

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 2-4 Jakarta 10710

Attn: Executive Head of Capital Market Supervisor

Dear Sir/Madam

Subject: Disclosure of Information

Referring to the Financial Services Authority Regulation Number 31/POJK.04/2015 concerning Disclosure of Material Fact or Information by Issuers or Public Companies, we hereby report that on March 17, 2020, PT BFI Finance Indonesia Tbk (BFI Finance) signed USD100,000,000 Syndication and Amendment Agreement related to changes from the USD75,000,000 Secured Syndicated Term Loan Facility Agreement that signed earlier on October 21, 2019, 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
- 3. The Indonesia Capital Market Institute