



**PT BFI FINANCE INDONESIA Tbk**  
**Domiciled in South Tangerang**  
**("Company")**

**ANNOUNCEMENT DISTRIBUTION OF CASH DIVIDEND**  
**FOR 2024 FISCAL YEAR**

It is hereby notified to the Company's shareholders that based on the Decision of the Company's Annual General Meeting of Shareholders on 8 May 2025, the Company will distribute cash dividends of Rp 32,- per share which will be paid to the Company's shareholders whose names are recorded in the Company's Shareholder Register on 22 May 2025 (recording date for cash dividends), with the schedule and procedures for distributing cash dividends ("Dividends") as follows:

**A. SCHEDULE FOR DISTRIBUTION OF INTERIM CASH DIVIDEND**

No.	Description	Date
1.	Cum dividends on the regular and negotiation markets	20 May 2025
2.	Ex-dividends on the regular and negotiation markets	21 May 2025
3.	Cum dividends on the cash market	22 May 2025
4.	Ex-dividends on the cash market	23 May 2025
5.	Recording date for dividends	22 May 2025
6.	Payment of dividends	11 June 2025

**B. PROCEDURES FOR DIVIDEND DISTRIBUTION**

1. This announcement constitutes an official made by the Company, and the Company does not issue any specific announcement 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 22 May, 2025, at 16:00 Western Indonesian Time. (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 22 May, 2025, at 16:00 Western Indonesian Time with the following addresses:

<b>The Company</b>	<b>BAE</b>
Corporate Secretary	PT Raya Saham Registra
PT BFI Finance Indonesia Tbk	Plaza Sentral 2 <sup>nd</sup> Floor
BFI Tower, Sunburst CBD Lot 1.2	Jl. Jend. Sudirman Kav. 47-48
Jl. Kapt. Soebijanto Djojohadikusumo	Jakarta 12930
BSD City	Phone: (021) 2525666
Phone: (021) 2965 0300, 2965 0500 ext. 692	E-mail: <a href="mailto:rsbae@registra.co.id">rsbae@registra.co.id</a>
E-mail: <a href="mailto:corsec@bfi.co.id">corsec@bfi.co.id</a>	

- 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. Income Tax Withholding Provisions:
- a. Dividend will be subject to Income Tax in accordance with the applicable taxation provisions, which is the obligation of Eligible Shareholders.
  - b. The conditions applied for Eligible Shareholders who are WPDN are as follows:
    - (i) Under the 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 invested in the territory of The United State of The Republic of Indonesia as regulated in Government Regulation number 9 of 2021 (PP9), Regulation of The Minister of Finance number 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 United State of The Republic of Indonesia.  
If the Resident Individual Taxpayer may also chooses to treat the dividends as income that is not included as an 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, not with standing 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.*

- (ii) Eligible Shareholders are required to submit a copy of their NPWP to KSEI, the Company or BAE (as applicable) no later than 22 May, 2025, at 16:00 WIB.

- c. The conditions applied for Eligible Shareholders who are WPLN are as follows:
- (i) Eligible Shareholders whose countries do not have a Double Taxation Avoidance Agreement ("**P3B**") or Tax Treaty with the Republic of Indonesia, will be subject to 20% Income Tax, in accordance with Article 26 of UU PPH.
  - (ii) Eligible Shareholders whose countries have P3B or Tax Treaty with the Republic of Indonesia, will be subject to Income Tax at a lower rate only if the Eligible Shareholders meet the requirements stated in the Director General of Taxes Regulation No. PER-25/PJ/2018 dated November 21, 2018, on Procedures for P3B Implementation ("**Perdir 2018**"), and submit an SKD that is filled in correctly, completely, and clearly as well as signed by the Eligible Shareholders (which approval can be replaced by an original Certificate of Residence in English) to KSEI, the Company, or BAE (as applicable), no later than 22 May, 2025, at 16.00 WIB. If up to the time limit (a) the Eligible Shareholders fail to meet the requirements in Perdir 2018; and/or (b) KSEI, the Company, or BAE have not received the said documents, Eligible Shareholders will be subject to 20% Income Tax, in accordance with Article 26 of UU PPH.
- d. 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.
- e. 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.

Tangerang Selatan, May 14, 2025

**PT BFI Finance Indonesia Tbk**

**Board of Directors**