

Press Release

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#SemuaMakinBisa in the Latest PermataMobile X: All Banking Activities in One App for All Generations

Everything becomes faster, easier, safer, and more convenient by accessing various superior banking services and products through hundreds of PermataMobile X features

Jakarta – Mobile banking services have become an essential need in people's daily lives. **PermataBank**, through **PermataMobile X**, provides the convenience of all banking activities in one application with hundreds of excellent features. With an effort to always understand the needs of customers in using digital services and mobile banking that are increasingly developing, now **#SemuaMakinBisa** through PermataMobile X comes with convenience that answers the needs of digital services for all generations in Indonesia. The spirit of **#SemuaMakinBisa** is expected to reach all generations and all customer segments to be able to transact more easily through PermataBank's various superior banking services and products.

Based on data from the Financial Services Authority (OJK), there has been an increase in mobile banking and internet banking transactions, which increased by more than 300% from 2016 to August 2021¹. This is also supported by an increasingly massive digital transformation program in the banking industry. Mobile banking users also come from various circles. The 2018 Susenas Case Study data shows that mobile banking users are now diverse, ranging from teenagers and young adults aged up to 25 years, adult users aged 26-35 years, to users aged 36-55 years². With the

¹ Sindonews, 2021, <https://ekbis.sindonews.com/read/579914/178/pengguna-internet-dan-mobile-banking-meningkat-tajam-transaksi-tembus-rp2049-triliun-1635221439>

² Munich Personal RePEc Archive, December 2019, https://mpra.ub.uni-muenchen.de/98312/1/MPRA_paper_98312.pdf

development of digital technology that continues to emerge, this number is expected to continue to grow in line with public demands for digital innovation, not least in the banking industry.

PermataBank always listens to the community's needs and provides the banking solutions they want. In developing PermataMobile X, PermataBank explored various ideas and possibilities, realized the needs and demands of the community, and improved services into one application that is faster, easier, safer, and more convenient, so that #SemuaMakinBisa access hundreds of features in PermataMobile X for all generations.

Meliza M. Rusli, President Director of PermataBank said, "With the increasing public demand for digital banking services, we will continue to make the necessary investments to develop technology-based banking innovations. The Bank's digital innovation through PermataMobile X is one of our strategic priorities and concrete steps to create superior digital products and services, as well as a solution for customers in conducting banking activities. This development is also consistent with our aspiration to be universal bank or a bank that offers products and services for all segments and generations."

Through the #SemuaMakinBisa campaign, PermataMobile X was rebuilt with the latest technology and offers access to digital banking that is relevant to the needs and lifestyles of all generations. Now all banking activities, ranging from investment, savings, loan services, credit cards, insurance, transfers, payments, promotions and cashback, as well as other superior banking products, can all be accessed on-line at PermataMobile X. During the first half of 2022, the total number of PermataBank digital banking transactions increased by 25% year-on-year (yoy) and the number of PermataMobile X users increased by 42% yoy.

Abdy Salimin, Director of Technology and Operations PermataBank said, "The adoption and implementation of the latest technology that PermataBank has done

have achieved good momentum in strengthening our digital capabilities and making us one of the leading banks in digital banking in Indonesia. We always listen and understand customer input and needs so that the PermataMobile X mobile banking application becomes an application that can be used by all generations for all their daily banking service and product needs. Now #SemuaMakinBisa in PermataMobile X and increasingly makes it different from other banks, because customers can access hundreds of digital banking service features using just one application, making all banking matters fast, simple, and satisfying.”

PermataMobile X was rebuilt with the latest technology offering critical updates focused on performance, stability, reliability, simplicity and the latest UI/UX design and appearance. With this version, customers can also take queue number at PermataBank’s model branches and perform banking transactions as part of the innovation that provides an online meets offline experience.

Apart from being able to open all types of banking accounts at newly refreshed look of PermataStore, customers can also enjoy all PermataBank’s Promotions and the latest News. Eligible customers can also enjoy KTA disbursement within 10 minutes after submission, as well as credit cards.

Along with support for Bank Indonesia's initiatives in optimizing national digital payments, customers can make all payments (BI-Fast, On-line Transfer, LLG and RTGS) free of charge without conditions and time limits. Customers can also top-up vouchers for games, Google Play and JOOX more easily; access transactions more quickly including recent transactions; download banking and billing statements; managing Favorites (new, edit, delete) transfers, bill-payments and top-ups makes transactions simpler and faster.

In the #SemuaMakinBisa campaign, PermataBank launched the 'Free Transfer' program with PermataMobileX. This means free transfer fees via PermataMobile X, without any conditions and without any time limit that can be enjoyed by all

PermataMobile X users of all generations.

PermataMobile X with the display of this latest technology can be downloaded and for those who already have the PermataMobile X application can immediately update through the Apple Store or Play Store. For more information about the latest PermataMobile X, please visit the official website or PermataBank at <https://per.mt/permatamobilex>.

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ABOUT PERMATABANK

PermataBank, is one of the 10 top banking institutions in terms of assets in Indonesia. Listed in the Indonesia Stock Exchange (Code: BNLI) with Bangkok Bank Public Limited Company as controlling shareholder, PermataBank is a leading digital bank with innovative products and services serving more than 6.2 million customers in 62 cities across the country. As of 30th June 2022, PermataBank has 275 branch offices & cash offices, sharia branches, mobile branch; 20,000 ATM locations and cardless cash withdrawal outlets at Indomaret, access to more than 100,000 ATMs (VisaPlus, Visa Electron, MasterCard, Alto, ATM Bersama and ATM Prima), and millions of ATMs worldwide connected to the Visa, Mastercard, Cirrus networks.

PermataBank has won various service excellence awards in the category of Commercial Banks and Sharia Business Unit Banks, such as Banking Service Excellence Award 2017-2021 by InfoBank magazine in collaboration with Market Research Indonesia, Top Digital Company Awards 2022, Silver Award from Top 100 Most Valuable Brands from Magazine Investors; and Rank 1 in the Satisfaction, Loyalty & Engagement (SLE) Award 2022 from Infobank Magazine, and through the Corporate Social Responsibility empowerment program for people with disabilities, PermataBRAVE won the Padmamitra Award 2020 at the National level from the Ministry of Social Affairs of the Republic of Indonesia.

As a pioneer in digital innovation in the Indonesian market, in 2018, PermataBank launched its leading mobile banking super app PermataMobile X with more than 200 of the latest flagship features and revamped its internet banking platform PermataNET. Customers can also experience a seamless online and offline experience through its modern digital model branches throughout selected cities in Indonesia which offers a simple, fast and reliable experience.

For further information on PermataBank, please visit us at <http://www.permatabank.com>.