

REGULATION OF OTORITAS JASA KEUANGAN  
OF REPUBLIC OF INDONESIA  
NUMBER 11 OF 2024  
CONCERNING  
SECOND AMENDMENT TO OTORITAS JASA KEUANGAN REGULATION NUMBER  
18/POJK.03/2017 CONCERNING REPORTING AND REQUESTS FOR DEBTOR  
INFORMATION THROUGH THE FINANCIAL INFORMATION SERVICES SYSTEM

WITH THE BLESSINGS OF GOD ALMIGHTY,

BOARD OF COMMISSIONERS OF OTORITAS JASA KEUANGAN,

- Considering:
- a. that in order to provide a comprehensive debtor information, it is necessary to add supporting information on funding provisions, including risk insurance/management, guarantees, and fintech peer-to-peer lending (LPBBTI) services provided by the insurance, venture capital, microfinance institution, financing institution, and other financial services institutions sectors;
  - b. that with the addition to the coverage of reporters and reported information as referred to in letter a, it is necessary to make adjustments to the Otoritas Jasa Keuangan Regulation Number 18/POJK.03/2017 concerning Reporting and Requests for Debtor Information through the Financial Information Services System as amended by the Otoritas Jasa Keuangan Regulation Number 64/POJK.03/2020 concerning Amendment to the Otoritas Jasa Keuangan Regulation Number 18/POJK.03/2017 concerning Reporting and Requests for Debtor Information through the Financial Information Services System;
  - c. that based on the considerations as referred to in letters a and b, it is necessary to stipulate the Otoritas Jasa Keuangan Regulation concerning the Second Amendment to the Otoritas Jasa Keuangan Regulation Number 18/POJK.03/2017 concerning Reporting and

This document is translated from the original document. In the event of any discrepancy or ambiguity, the original Indonesian version shall prevail.

Requests for Debtor Information through the Financial Information Services System;

- Observing:
1. Act Number 21 of 2011 concerning Otoritas Jasa Keuangan (Financial Services Authority) (State Gazette of the Republic of Indonesia Number 111 of 2011, Supplement to the State Gazette of the Republic of Indonesia Number 5253) as amended by Act Number 4 of 2023 concerning Development and Strengthening of the Financial Sector (State Gazette of the Republic of Indonesia Number 4 of 2023, Supplement to the State Gazette of the Republic of Indonesia Number 6845);
  2. Otoritas Jasa Keuangan Regulation Number 18/POJK.03/2017 concerning Reporting and Requests for Debtor Information through the Financial Information Services System (State Gazette of the Republic of Indonesia Number 93 of 2017, Supplement to the State Gazette of the Republic of Indonesia Number 6049) as amended by Otoritas Jasa Keuangan Regulation Number 64/POJK.03/2020 concerning Amendment to Otoritas Jasa Keuangan Regulation Number 18/POJK.03/2017 concerning Reporting and Requests for Debtor Information through the Financial Information Services System (State Gazette of the Republic of Indonesia Number 302 of 2020, Supplement to the State Gazette of the Republic of Indonesia Number 6607);

HAS DECIDED:

To issue: OTORITAS JASA KEUANGAN REGULATION CONCERNING SECOND AMENDMENT TO OTORITAS JASA KEUANGAN REGULATION NUMBER 18/POJK.03/2017 CONCERNING REPORTING AND REQUESTS FOR DEBTOR INFORMATION THROUGH THE FINANCIAL INFORMATION SERVICES SYSTEM

## CHAPTER I

### GENERAL PROVISIONS

## Article 1

Several provisions in the Otoritas Jasa Keuangan Regulation Number 18/POJK.03/2017 concerning Reporting and Requests for Debtor Information through the Financial Information Services System (State Gazette of the Republic of Indonesia Number 93 of 2017, Supplement to the State Gazette of the Republic of Indonesia Number 6049) as amended by the Otoritas Jasa Keuangan Regulation Number 64/POJK.03/2020 concerning Amendment to the Otoritas Jasa Keuangan Regulation Number 18/POJK.03/2017 concerning Reporting and Requests for Debtor Information through the Financial Information Services System (State Gazette of the Republic of Indonesia Number 302 of 2020, Supplement to the State Gazette of the Republic of Indonesia Number 6607) are amended as follows:

1. The provisions of Article 1 of number 2, number 4, number 5, number 9, and number 12 are amended. Between number 6b and number 7, 5 (five) numbers are inserted, namely number 6c, number 6d, number 6e, number 6f, and number 6g. Thus Article 1 is as follows:

### Article 1

In this Otoritas Jasa Keuangan Regulation, the following terms are defined:

1. Otoritas Jasa Keuangan (Financial Services Authority), hereinafter abbreviated as OJK, is an independent institution that has the functions, tasks and authority to regulate, supervise, inspect and investigate.
2. A Financial Service Institution, hereinafter abbreviated as FSI, is any institution that carries out activities in the banking, capital markets, insurance, pension funds, venture capital, microfinance institution, financing institution and other financial services institutions.
3. A Commercial Bank is any bank that carries out conventional business activities or carries out business activities based on sharia principles, which in its activities provides services in payment transactions, including any branch office of any bank domiciled overseas and any Sharia business unit.
4. Rural Bank, hereinafter abbreviated as BPR is a bank that carries out conventional business activities which in its activities does not provide services in payment transactions.
5. Sharia Rural Bank, hereinafter abbreviated as (Bank Perekonomian Syariah/BPRS), is a bank that carries out business activities based on Sharia principles which in its activities does not provide services in payment transactions.

6. A Financing institution is any business entity that carries out financing activities in the form of provisions of funds or capital goods.
- 6a. A Securities Company is any party that carries out business activities as a securities underwriter, securities broker-dealer, and/or investment manager.
- 6b. A Securities Funding Institution is any party that carries out business activities in funding securities transactions.
- 6c. An Insurance Company is any general insurance company and any life insurance company as referred to in the laws and regulations regarding insurance.
- 6d. A Sharia Insurance Company is any Sharia general insurance company and any Sharia life insurance company as referred to in the laws and regulations regarding insurance.
- 6e. The Financial Technology Peer-to-Peer Lending, hereinafter referred to as the Fintech Peer to Peer Lending (LPBBTI) Provider, is any Indonesian legal entity that provides, manages, and operates information technology-based financing services either conventionally or based on Sharia principles.
- 6f. A Guarantee Company is any legal entity engaged in the financial sector with business activities to provide guarantees as referred to in the laws and regulations regarding guarantees.
- 6g. A Sharia Guarantee Company is any legal entity engaged in the financial sector with business activities to provide Sharia guarantees as referred to in the laws and regulations regarding guarantees.
7. Is deleted.
8. A reporter is any party that reports and requests debtor information through the financial information services system to OJK.
9. A Debtor is any individual, company, or party that obtains facilities from the Reporter in the form of provision of funds, risk insurance/management, guarantees, and/or information technology-based joint funding services.
10. A Debtor Report is any information presented and reported by the Reporter to OJK according to the procedures and reporting forms and reporting media set by OJK.
11. A Fund Provision Facility is any provision of funds by the Reporter to the Debtor, either in rupiah or foreign currency in the form of credit or financing, securities, and administrative account transactions, as well as other forms of facilities that can be equated with these, including those based on Sharia principles as regulated in the provisions of laws and regulations.

12. Debtor Information is any information regarding the Debtor, facilities received by the debtor in the form of Fund Provision Facilities, risk insurance/management, guarantees, and/or information technology-based joint funding services, and/or other related information presented based on the Debtor Report received by OJK from the Reporter.
  13. OJK's Financial Information Services System, hereinafter abbreviated as SLIK, is an information system managed by OJK to support the implementation of supervisory tasks and information services in the financial sector.
  14. Credit Information Bureau, hereinafter abbreviated as LPIP, is an institution or agency that collects and processes credit or financing data and other data to produce credit information.
2. The provisions of Article 2 are amended so that it reads as follows:

## Article 2

- (1) The parties that are obliged to be Reporters include:
  - a. Commercial Banks;
  - b. Rural Banks;
  - c. Sharia Rural Banks;
  - d. Financing Institutions that provide Fund Provision Facilities;
  - e. Securities companies that carry out business activities as securities brokers-dealers;
  - f. Securities Funding Institutions;
  - g. Insurance companies that market credit insurance and/or suretyship products;
  - h. Sharia Insurance Companies that market Sharia financing insurance and/or Sharia suretyship products;
  - i. Guarantee Companies;
  - j. Sharia Guarantee Companies;
  - k. LPBBTI Providers;
  - l. Other FSIs that provide Fund Provision Facilities, which include Indonesian export financing institutions, pawnbroking companies, secondary housing financing companies, and financing companies for infrastructure development, cooperatives, small and medium enterprises; and
  - m. Any other FSI which is obliged to be a Reporter in accordance with OJK Regulations.

- (2) Sharia business units are obliged to be Reporters if the parties obliged to be Reporters as referred to in paragraph (1) letters a, letter d, letter g, letter i, letter k, letter l, and letter m have Sharia business units.
  - (3) The procedures for becoming a Reporter for the parties referred to in paragraph (1) are regulated by OJK.
3. Between Article 2 and Article 3, 1 (one) article is inserted, namely Article 2A, that reads as follows:

Article 2A

OJK has the authority to determine the time to become a Reporter for any party as referred to in Article 2 based on certain considerations.

4. The provisions of paragraph (1) and paragraph (3) of Article 3 are amended, so that Article 3 reads as follows:

Article 3

- (1) Any party that provides Fund Provision Facilities or risk insurance/management, other than the parties referred to in Article 2 paragraph (1), may become a Reporter by submitting an application and obtaining OJK's approval by meeting the requirements.
- (1a) The requirements as referred to in paragraph (1) include:
  - a. have adequate infrastructure; and
  - b. have the data required in the SLIK.
- (2) Any institution other than a FSI can become a Reporter after obtaining OJK's approval by meeting the following requirements:
  - a. provides Fund Provision Facilities;
  - b. has adequate infrastructure;
  - c. has the data required in the SLIK;
  - d. signs an agreement to participate in the reporting and requests for Debtor Information through the SLIK;
  - e. has a sound financial condition;
  - f. has assets of at least Rp50,000,000,000.00 (fifty billion rupiah) and/or is an institution that channels Fund Provision Facilities for the implementation of government programs; and

g. is willing to submit annual financial reports that have been audited by a public accountant to OJK, no later than the end of the 6th (sixth) month after the end of the fiscal year period.

- (3) The procedures for becoming a Reporter for any FSI which provides Fund Provision Facilities or risk insurance/management as referred to in paragraph (1) and any institution other than an FSIs as referred to in paragraph (2) are regulated by OJK.

5. The provisions of paragraph (2), paragraph (5), and paragraph (6) of Article 4 are amended, and paragraph (4) and paragraph (4a) of Article 4 are deleted, thus Article 4 is as follows:

#### Article 4

- (1) The reporter is obliged to submit a Debtor Report to OJK in a complete, accurate, current, comprehensive and timely manner every month for the end of month position.
- (2) The Debtor Report as referred to in paragraph (1) is obliged to include information regarding:
- a. Debtor;
  - b. Fund Provision Facility, risk insurance/management, guarantee, or LPBBTI;
  - c. collateral;
  - d. guarantor;
  - e. managers and owners; and
  - f. Debtor's finances,
- originating from the Reporter's head office and all of the Reporter's branch offices.
- (3) Any Debtor Report is reported by the Reporting Office's head office to OJK.
- (4) Is deleted
- (4a) Is deleted
- (5) The Debtor Report as referred to in paragraph (2) is obliged to be prepared in accordance with the guidelines for preparing Debtor Report regulated by OJK.
- (6) The coverage of the Debtor Report as referred to in paragraph (2) is regulated by OJK.

6. The provisions of paragraph (1) and paragraph (5) of Article 10 are amended, thus Article 10 is as follows:

#### Article 10

- (1) The reporter submits the Debtor Report as referred to in Article 4 and/or corrections to the Debtor Report as referred to in Article 8 online via the SLIK.

- (2) Any Reporter that experiences technical problems in submitting the Debtor Report and/or corrections to the Debtor Report may submit them offline no later than 3 (three) working days after the deadline for submitting the Debtor Report and/or corrections to Debtor Report with a written notification letter to OJK supplemented by supporting documents.
  - (3) Is deleted.
  - (4) A Reporter that experiences force majeure making it impossible to submit the Debtor Report and/or corrections to the Debtor Report online and offline by the end of the period for submitting the Debtor Report and/or corrections to the Debtor Report, is required to notify OJK in writing to obtain a postponement of the deadline for submitting the Debtor Report and/or corrections to the Debtor Report.
  - (5) Any Debtor Report and/or corrections to the Debtor Report delivered offline as referred to in paragraph (2) and any written notification as referred to in paragraph (2) and paragraph (4) shall be submitted to:
    - a. the department that carries out data and statistics management functions, for any Reporter which head office is located in the Special Capital Region of Jakarta Province or Banten Province; or
    - b. the local OJK office, for any Reporter which head office is located outside the Special Capital Region of Jakarta Province or Banten Province.
7. The provisions of Article 14 are amended to read as follows:

#### Article 14

- (1) Parties that may request for Debtor Information consist of:
  - a. Reporters;
  - b. Debtors;
  - c. LPIP; and
  - d. Other parties.
- (2) The coverage of Debtor Information that may be requested by the parties referred to in paragraph (1) includes:
  - a. debtor identity;
  - b. owners and managers for corporate Debtor;
  - c. facilities received by the Debtor, comprising Fund Provision Facility, risk insurance/management, guarantee, or LPBBTI providers;



- d. collaterals;
  - e. guarantor;
  - f. quality of Fund Provision Facility, risk insurance/management, guarantee, or funding through LPBBTI providers; and
  - g. other information required.
- (3) The coverage of Debtor Information for each party as referred to in paragraph (1) is regulated by the OJK.

8. The provisions of paragraph (4) of Article 15 are amended so that Article 15 reads as follows:

#### Article 15

- (1) Any Reporter that has met the reporting obligations as referred to in Article 4 may request for Debtor Information as referred to in Article 14 paragraph (2) from the OJK online via the SLIK.
- (2) Any online request for Debtor Information as referred to in paragraph (1) may be made through any Reporter's head office and/or the Reporter's branch office.
- (3) Each reporter is obliged to administer all requests for Debtor Information via SLIK made by the Reporter, which at least concern:
  - a. date of request;
  - b. Debtor's identity number;
  - c. Debtor's name;
  - d. purpose of Debtor Information; and
  - e. employee who submitted the request and received Debtor Information.
- (4) The Reporter is prohibited from using the Debtor Information obtained as referred to in paragraph (1) for the Reporter's purposes other than to:
  - a. support the smooth process of providing Fund Provision Facilities, risk insurance/management, guarantees, or LPBBTI providers;
  - b. implement credit or financing risk management and/or risk insurance or guarantee;
  - c. identify the quality of Debtors to meet the provisions of the OJK or other authorized parties;
  - d. human resource management for the Reporter; and/or
  - e. verification for the Reporter's cooperation with third parties.

- (5) The reporter is obliged to administer documents related to the utilization of Debtor Information as referred to in paragraph (4) for verification of the utilization of Debtor Information.

9. The provisions of paragraph (1) of Article 17 are amended so that Article 17 reads as follows:

#### Article 17

- (1) In the event that the Reporter refuses to provide Fund Provision Facilities, risk insurance/management, guarantees, or LPBBTI to the Debtor or prospective Debtor based on Debtor Information, the Reporter is obliged to provide a written explanation to the Debtor or prospective Debtor.
- (2) The written explanation as referred to in paragraph (1) shall be provided in the event of a written request from the Debtor or prospective Debtor.

10. The provisions of Article 32 are amended so that Article 32 reads as follows:

#### Article 32

Any reporter that violates the provisions as referred to in Article 2 paragraph (1), Article 2 paragraph (3), Article 4 paragraph (1), Article 4 paragraph (2), Article 4 paragraph (5), Article 6, Article 11 paragraph (2), Article 13, Article 15 paragraph (3), Article 15 paragraph (5), Article 16 paragraph (1), Article 17 paragraph (1), Article 23 paragraph (1), Article 23 paragraph (2), Article 24 paragraph (1), Article 24 paragraph (3), Article 24 paragraph (4), Article 27, Article 28, Article 29, Article 29A paragraph (1), Article 30 paragraph (1), Article 30 paragraph (3), Article 30 paragraph (4), and/or Article 31 paragraph (3) shall be subject to administrative sanctions in the form of a written reprimand or written warning.

11. Chapter XIIA is deleted.
12. Article 37A is deleted.

#### Article II

1. At the time this OJK Regulation comes into effect:
  - a. obligation to become Reporters for pawnbroking companies that carry out lending

activities with collateral based on fiduciary and have not become Reporters in accordance with OJK Regulation Number 64/POJK.03/2020 concerning Amendment to OJK Regulation Number 18/POJK.03/2017 concerning Reporting and Requests for Debtor Information through the Financial Information Services System, shall be implemented no later than 31 December 2025;

- b. obligation for Reporters in the form of financing companies for the development of cooperatives, small and medium enterprises to submit Debtor Reports in the form of transactions to foster a prosperous family economy, shall be implemented no later than for the data position of December 2025; and
- c. obligation to become Reporters for:
  - 1) Insurance Companies that market credit insurance and/or suretyship products as referred to in Article 2 paragraph (1) letter g;
  - 2) Sharia Insurance Companies that market Sharia financing insurance and/or Sharia suretyship products as referred to in Article 2 paragraph (1) letter h;
  - 3) Guarantee Companies as referred to in Article 2 paragraph (1) letter i;
  - 4) Sharia Guarantee Company as referred to in Article 2 paragraph (1) letter j; and
  - 5) LPBBTI Provider as referred to in Article 2 paragraph (1) letter k,shall be implemented no later than 1 (one) year since this OJK Regulation is enacted.

2. This OJK Regulation shall come into force on the date of enactment

For public information, orders this Otoritas Jasa Keuangan Regulation be published in the State Gazette of the Republic of Indonesia.

Stipulated in Jakarta on

22 July 2024

CHAIRMAN OF BOARD OF COMMISSIONERS  
OF OTORITAS JASA KEUANGAN  
OF REPUBLIC OF INDONESIA,

signed

MAHENDRA SIREGAR

Promulgated in Jakarta

31 July 2024

MINISTER OF LAW AND HUMAN RIGHTS

REPUBLIC OF INDONESIA

signed

YASONNA H. LAOLY

STATE GAZETTE OF THE REPUBLIC OF INDONESIA OF 2024 NUMBER 18/OJK

This copy is in accordance with the original

Director of Legal Development

Legal Department

signed

Aat Windradi

ELUCIDATION  
ON  
REGULATION OF OTORITAS JASA KEUANGAN  
OF REPUBLIC OF INDONESIA  
NUMBER 11 OF 2024  
CONCERNING  
SECOND AMENDMENT TO OTORITAS JASA KEUANGAN REGULATION NUMBER  
18/POJK.03/2017 CONCERNING REPORTING AND REQUESTS FOR DEBTOR  
INFORMATION THROUGH THE FINANCIAL INFORMATION SERVICES SYSTEM

**I. GENERAL**

The OJK is developing a credit reporting system strategy in Indonesia as one of the World Bank's recommendations in the 2024 Financial Sector Assessment Program (FSAP). In the roadmap for developing the credit reporting system, the OJK is expanding the coverage of the SLIK as a means of exchanging Debtor Information between FSIs, with additional reporting of fund provision transactions by the insurance, venture capital, microfinance institution, financing institution, and other financial service institutions sectors.

More complete and comprehensive Debtor Information is achieved by adding supporting information, including information on risk insurance/management, guarantees, and information technology-based joint funding services. The SLIK is expected to provide more comprehensive Debtor Information to support FSIs in the process of analyzing fund provision, implementing credit or financing risk and/or risk insurance or guarantee, and other activities to support the implementation of business activities at FSIs.

With the need to expand the coverage of Reporters and add information related to risk insurance/management, guarantees, and information technology-based joint funding services, as well as to enhance the effectiveness and efficiency of the SLIK implementation, it is necessary to adjust the provisions regarding reporting and requests for debtor information through the financial information services system.

**II. ARTICLE BY ARTICLE**

**Article 1**

**Number 1**

Article 1 Self-explanatory

Number 2

Article 2

Paragraph (1)

Letter a Self-explanatory

Letter b Self-explanatory

Letter c Self-explanatory

Letter d Self-explanatory

Letter e Self-explanatory

Letter f Self-explanatory

Letter g

Insurance companies that market credit insurance and/or suretyship products include:

- a. Insurance companies that market credit insurance products that implement subrogation; and
- b. Insurance companies that market suretyship products, as referred to in the OJK Regulation concerning insurance products associated with Sharia credit or financing and suretyship or Sharia suretyship products.

Letter h

Sharia Insurance Companies that market Sharia financing insurance and/or Sharia suretyship products include:

- a. Sharia Insurance Companies that market Sharia financing insurance products that implement subrogation; and/or
- b. Sharia Insurance Companies that market Sharia suretyship products, as referred to in the OJK Regulation concerning insurance products associated with Sharia credit or financing and suretyship or Sharia suretyship products.

Letter i Self-explanatory

Letter j Self-explanatory

Letter k Self-explanatory

Letter l

"Financing companies for infrastructure development of cooperatives, small and medium enterprises" include PT Sarana Multi Infrastruktur (Persero) and PT Permodalan Nasional Madani.

Letter m

"OJK Regulations" include OJK Regulations concerning FSI activities and actions.

Paragraph (2)

Reports submitted by the Sharia business units shall be done separately and individually.

Paragraph (3) Self-explanatory

Number 3

Article 2A

Certain considerations include industry readiness.

Number 4

Article 3

Paragraph (1)

Any FSI that provides Fund Provision Facilities or risk insurance/ management that can become a Reporter by submitting an application includes microfinance institutions.

Risk insurance/management is the provision of risk insurance/management services that provide compensation to policyholders, parties insured, or participants due to the occurrence of an uncertain event.

Paragraph (1a)

Letter a

Adequate infrastructure includes organizational structure, human resources, computer equipment, and data communication networks required in the SLIK.

Letter b Self-explanatory

Paragraph (2)

Letter a Self-explanatory

Letter b

Adequate infrastructure includes organizational structure, human resources, computer equipment, and data communication networks required in the SLIK.

Letter c Self-explanatory

Letter d

A "participation agreement in reporting and requests for Debtor Information through the SLIK" is an agreement between the Reporter and OJK regarding the Reporter's participation in the SLIK.

Letter e

Sound financial condition is a financial condition at the time of registration for a minimum of 2 (two) consecutive semesters declared sound as evidenced by a recommendation from the Reporter's supervisory authority of another institution other than FSI.

Example:

A cooperative that applies to be a Reporter is obliged to obtain a recommendation from the ministry or institution that supervises cooperatives stating that the cooperative has a sound financial condition for the last 2 (two) semesters.

Letter f Self-explanatory

Letter g Self-explanatory

Paragraph (3) Self-explanatory

Number 5

Article 4

Paragraph (1) Self-explanatory

Paragraph (2)

The Debtor Report submitted includes reports from the head office, branch offices, sub-branch offices and/or similar offices that provide Fund Provision Facilities, risk insurance/management, guarantees, or information technology-based joint funding services.

Letter a

Information regarding any Debtor includes information regarding name, identity number, place of birth, date of birth, address, telephone number, mobile phone number, email address, Taxpayer Identification Number (NPWP), mother's maiden name, spouse information, occupation, relationship between the Debtor and the Reporter, and the Debtor's income.

Letter b

Information regarding any Fund Provision Facility includes information on the type of fund provision, the amount of facility provided and the quality of fund provision including fund provision that is written off from



accounting record, written off from being a receivable or settled by way of collateral takeover or settlement through the court, and risk participation transaction.

Reported risk participation transactions include risk participation transactions that are included in Commercial Bank other liabilities in foreign currency, namely any risk participation transaction that meets the following requirements:

- a. carried out by a Commercial Bank as a grantor with another non-resident party as a participant;
- b. accompanied by a flow of funds from another non-resident party as a participant to the Commercial Bank as a grantor when the transaction starts to take effect (funded); and
- c. without the transfer of collection rights from the Commercial Bank as a grantor to another non-resident party as a participant,

in accordance with the provisions of laws and regulations regarding foreign bank debt and bank other obligations in foreign currency.

Information regarding risk insurance/management or guarantees includes information regarding the guarantee value, the amount of subrogation claim, the quality of the guarantee value, the quality of subrogation claim related to risk insurance/management, and the quality of subrogation claim related to guarantee.

Information regarding information technology-based joint funding services hereinafter abbreviated as LPBBTI includes information regarding LPBBTI users, funding transactions through LPBBTI, and the quality of funding through LPBBTI. Determination of the quality of provision of funds, risk insurance/management, guarantees, or funding through LPBBTI shall be in accordance with the provisions of laws and regulations applicable to each Reporter.

#### Letter c

Information regarding collateral includes information regarding proof of ownership, collateral value, valuation date, collateral availability, collateral location, and type of collateral binding.

#### Letter d

Information regarding the guarantor includes information regarding the guarantor's identity number or NPWP, name, address, and the percentage of the guaranteed portion.

Letter e

Information regarding managers and owners is reported for corporate Debtor, including information regarding name, address, identity number or NPWP, position, and share of ownership.

Letter f

Information regarding the Debtor's finances is obtained from the Debtor's financial reports, which includes information regarding accounts in the financial position and profit and loss reports.

Paragraph (3) Self-explanatory

Paragraph (4) Is deleted.

Paragraph (4a) Is deleted.

Paragraph (5) Self-explanatory

Paragraph (6) Self-explanatory

Number 6

Article 10

Paragraph (1)

"Submission of a Debtor Report and/or corrections to the Debtor Report online" is the submission of the Debtor Report and/or corrections to the Debtor Report by the Reporter by sending or transferring a recording of the Debtor Report data and/or corrections to the Debtor Report directly via a network connected to the SLIK.

Paragraph (2)

"Technical disruption" is a disruption that causes the Reporter to be unable to submit the Debtor Report and/or Debtor Report corrections online, including disruptions to the data communication network and power outages. "Submission of the Debtor Report and/or Debtor Report corrections offline" is the submission of the Debtor Report and/or Debtor Report corrections by the Reporter which is carried out by submitting a recording of the Debtor Report data and/or Debtor Report corrections to the OJK, including in the form of a compact disc or removable disk.

Supporting documents include a letter or announcement from the data communication network provider in the event that the Reporter experiences data communication disruption and/or a letter from the electricity network provider in the event that the Reporter experiences a power outage or a document stating that there has been an attempt to submit the SLIK report online.

Offline submission of the Debtor Report and/or Debtor Report corrections by the Reporter and upload by the OJK remain the Reporter's responsibility.

Paragraph (3) Is deleted.

Paragraph (4)

Force majeure consists of natural disasters, non-natural disasters, and/or social disasters that disrupt the Reporter's operational activities, which are confirmed by authorized officials from the local area.

Paragraph (5) Self-explanatory

Number 7

Article 14

Paragraph (1)

Letter a Self-explanatory

Letter b Self-explanatory

Letter c Self-explanatory

Letter d

"Other parties" are parties which, based on laws and regulations and/or based on a memorandum of understanding with the OJK, are authorized to obtain Debtor Information, for example the central government, regional governments, state institutions, Bank Indonesia, the Deposit Insurance Corporation (LPS), the Financial Transaction Reports and Analysis Center (PPATK), and law enforcement officers in the context of carrying out their tasks and authorities based on laws and regulations.

Paragraph (2)

Letter a Self-explanatory

Letter b Self-explanatory

Letter c Self-explanatory

Letter d Self-explanatory

Letter e Self-explanatory

Letter f Self-explanatory

Letter g

Other information required includes the Debtor's financial information.

Paragraph (3) Self-explanatory

Number 8

Article 15

Paragraph (1) Self-explanatory

Paragraph (2) Self-explanatory

Paragraph (3)

"Administering" means administering every request for Debtor Information, either manually or through information technology means.

Paragraph (4)

Letter a Self-explanatory

Letter b

Example:

Use of Debtor Information for:

1. monitoring existing Debtors;
2. conducting audits; and/or
3. implementing anti-fraud strategies.

Preparing a prospect list of candidate Debtors and cross-selling is permitted to be part of risk management but is limited to the Reporter's customers.

Letter c

Other authorized parties include supervisory authorities of Reporting institutions other than FSIs. Example:

Use of Debtor Information for quality equalization of one similar Debtor or one similar project in accordance with the provisions of laws and regulations.

Letter d

Example:

Use of Debtor Information for the Reporter's candidate employees selection process.

Letter e

Example:

Use of Debtor Information for the selection of the Reporter's work partners, agents, merchants, or vendors.

Paragraph (5)

Example:

The documents related to the process of providing Funding Provision Facilities include, among others, the document of submitting a credit or financing application to the Reporter.

Number 9

Article 17

Paragraph (1)

Providing a written explanation to the Debtor or prospective Debtor is done by using a notification letter by the Reporter.

Paragraph (2)

A written request from the Debtor or prospective Debtor to the Reporter is made using a letter of application.

Number 10 Self-explanatory

Number 11 Self-explanatory

Number 12

Article 37A Is deleted.

Article II

Number 1

Pawnbroking companies that carry out lending channeling business activities with collateral based on fiduciary shall be in accordance with OJK Regulation concerning pawnbroking.

Number 2 Self-explanatory

SUPPLEMENT TO THE STATE GAZETTE OF THE REPUBLIC OF INDONESIA  
NUMBER 86/OJK