PRESS RELEASE
050/SP/CCIR/BSS/IV/2026

PDaja.com Highlights the Growing Trend of Large-Scale Funding Needs, Introduces Flexible Property-Backed Loan Scheme

Jakarta, 22 April 2026 – Entering the second quarter of 2026, the need for large-scale funding continues to show a significant upward trend. Financing needs in the national Micro, Small, and Medium Enterprises (MSME) sector are estimated to reach Rp4,300 trillion. However, amid the high demand for capital, the public and business players are often confronted with accessibility challenges and concerns over inflexible financial obligations.

In response to this market dynamic, **PDaja.com**, a digital financing platform under **PT Bank Sahabat Sampoerna (Bank Sampoerna)**, presents a property-backed loan solution. This innovation is designed to offer a funding alternative that is not only substantial in terms of the loan ceiling but also adaptable to customers' cash flow through a more dynamic repayment scheme.

Overdraft Facility Flexibility

One of the key features introduced by PDaja.com is the **Overdraft Facility (PRK)** scheme. Through this scheme, customers have the flexibility to manage fund withdrawals according to their actual needs in the field. Unlike conventional loans, which charge interest on the entire loan amount from the outset, the PRK scheme allows interest to be calculated only on the funds actually utilized.

Hubertus Satrio Yudanto, Lending Center Business Head of Bank Sampoerna, stated that flexibility has become a determining factor in financial decision-making. “We have observed that many asset owners hesitate to expand their businesses out of concern about being burdened with large fixed installments while their business income may still be fluctuating. With this scheme, customers have full control. If the funds are not yet used, no interest charges will apply. This represents a genuine cost efficiency for business players,” Hubertus explained.

Digital Transformation: Certainty Through Instant Pre-Approval

To accelerate the banking process, which has long been considered time-consuming, PDaja.com is strengthening its digital ecosystem with a **Self-Assessment** feature. Through this feature, prospective customers can independently assess their assets and financial profile online at www.padaja.com.

The PDaja.com system provides **Pre-Approval** status along with an instant estimated loan ceiling once the form has been completed. This step offers customers transparency and certainty from the outset, before they proceed to the physical document verification stage. The service covers various types of property collateral, ranging from residential houses and shophousess to apartments and warehouses, which can be used for both productive and multipurpose needs.

Commitment to National Economic Growth

Rudy Mahasin, Chief ESME Business of Bank Sampoerna, affirmed that the presence of PDaja.com is part of the company's long-term strategy to deliver inclusive and sustainable financial services. “We believe that easy and flexible access to capital is a key driver of the economy. Through digital technology, we strive to bridge the gap between asset owners and liquidity needs, without compromising prudent banking principles,” said Rudy.

Bank Sampoerna notes that interest in property-backed financing with flexible schemes continues to grow positively. Going forward, PDaja.com is committed not only to being a financial service provider, but also to serving as a financial education partner that helps the public make well-considered decisions for their long-term financial well-being.

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About Bank Sahabat Sampoerna

Bank Sahabat Sampoerna (Bank Sampoerna) is a private bank that develops micro and SME businesses through digital technology. Leading shareholders, including the Sampoerna Strategic Group, Xendit, and the Alfa Group through PT Cakrawala Mulia Prima, support it. The Bank has 21 branch networks in major cities across Indonesia. Bank Sampoerna has established a strategic partnership with KSP Sahabat Mitra Sejati (Sahabat UKM), a network in 28 provinces throughout Indonesia.

Utilizing the GPN network and collaborating with Prima Network and BERSAMA, Bank Sampoerna customers can access ATM services and EDC machines managed by any bank. Bank Sampoerna continues to implement digital transformation and collaborates with various partners, including fintechs, to support and develop the digital financial ecosystem. For further information about Bank Sampoerna, please visit www.banksampoerna.com.

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