

Charter of membership ASOSIASI FINTECH INDONESIA



2016

By agreeing to this Charter of Membership (the “**Charter**”), we affirm that membership in Indonesian Fintech Association (the “**Association**”) is important to us and that our companies will uphold the rules and principles set forth as follows:

(1) **Role**

Our company fully supports the role of the Association in providing the financial technology (**fintech**) industry with leadership to build a positive business environment and serves society by promoting the fintech industry as a catalyst for the application of technology, improved access to finance, economic growth and wealth generation.

(2) **Vision**

Our company through the Association works to advance a technology-centric financial services ecosystem for Indonesia by Indonesian companies.

(3) **Admission to the Association**

In order to become a credible and trusted partner of the government and other external stakeholders, we believe that each member adheres to all of the basic rules and principles for admission.

In recognition of this goal, we acknowledge that any company to be fully admitted as a member with voting power and decision making authorities are only those meeting the following criteria:

- a. The company is a technology company;
- b. The company strives to partner with financial institutions;
- c. The company will not operate against the prevailing laws and regulations;
- d. The company is legally based, and have significant decision making power, in Indonesia; and
- e. The company operates for the benefit of the Indonesian people and fully supports the policies of the Government of Indonesia to provide better access to financial services.

(4) **Conduct among members**

In order to create a strong fintech industry and a positive business environment, the Association must be the united voice that speaks for the industry, and must foster a high level of unity and trust among its member firms. In recognition of this goal, each company acknowledges the need to respect our relationships with each other, and declares that:

- a. Our company will support the Association through participation in its activities and adherence to its principles and policies.
- b. Our company will relate to other members of the Association with integrity, and in a manner that will enhance the stature of the fintech industry in general.
- c. Our company will respect the decision of the Association for the greater good of the industry.
- d. Our company will not impugn the reputation or business of others.

By upholding these rules and principles, we will create a strong financial technology industry better able to serve the needs of economic and financial growth in Indonesia.