

**PRESS RELEASE****OJK'S SUPERVISORY MEASURES ON PT AKSELERAN KEUANGAN INKLUSIF  
INDONESIA AND THE ONLINE LENDING INDUSTRY**

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Jakarta, July 1, 2025. Indonesia Financial Services Authority (OJK) has examined PT Akseleran Keuangan Inklusif Indonesia (AKII)'s management officials and shareholders and imposed administrative sanctions to AKII as an OJK-licensed online lending platform.

OJK has taken several measures as a part of supervisory actions toward AKII, namely:

1. Requesting management officials and shareholders to resolve issues in AKII, particularly regarding their responsibilities to the lenders;
2. Directly examining AKII and evaluating the overall operations, infrastructures, and root causes of the issues in AKII, including the propriety of AKII business models in accordance with the prevailing regulation before instructing the officials and shareholders to take improvement measures;
3. Strict monitoring of AKII's commitment to take responsibility and concrete resolve to lenders, issues in repayment, and other fundamental improvement measures by the officials and stakeholders for AKII's business continuity as a licensed online lending platform in OJK. This includes providing proper response and services to the consumer/public.
4. Taking law enforcement measures to parties in AKII who are proved to have violated and/or inability to fulfil their commitments. This includes reassessment of main parties in accordance with the prevailing regulations.

"OJK is committed to monitor AKII issues strictly, and to take other necessary actions to minimize potential services users/public losses, as well as to enforce AKII officials and stakeholders' compliance," said Agusman, the Chief Executive of Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Service Companies Supervision of OJK.

**Online Lending Regulation and Supervision Strengthening**

OJK continuously takes regulatory and supervisory actions in supporting the Online Lending industry development and strengthening, such as:

1. Creating the Roadmap of the Development and Strengthening of Information Technology-Based Joint Financing Services Industry (LPBBTI) 2023-2028, in accordance with the mandate of Law Number 4 of 2023 on the Development and Strengthening of the Financial Sector (P2SK Law) as the guideline of Online Lending industry development and strengthening.

2. Issuing OJK Regulation Number 40 of 2024 on LPBBTI/Online Lending, which updates the previous regulation, aiming to strengthen institutional aspects, risk management, governance, as well as consumer protection and productive and MSME sector financing;
3. Amending regulations to update several matters such as economic benefits, clarifying the applicable maximum fee/interests of Online Lending industry to the borrowers;
4. Regulating the Online Lending industry, limiting borrowers to the maximum of 3 (three) financing from different Online Lending platforms;
5. Obliging the Online Lending industry to provide risks disclaimers on their respective websites to ensure consumer's comprehension on the risks of Online Lending transaction, and to request for borrowers' self-declaration upon the financing amount to protect consumers from potential Online Lending transaction risks such as over-indebtedness.
6. Further regulating matters, such as:
  - a. The minimum age of 18 years old and minimum income of Rp3,000,000.00 (three million Rupiah) for borrowers in the Online Lending industry;
  - b. Maximum financing placement for Professional Lenders and Non-Professional Lenders, by considering the lenders' income to encourage total comprehension of risks and the current portfolio.
7. Carrying out other supervisory measures, namely:
  - a. Obliging Online Lenders to disburse loans only to bank accounts based in Indonesia with the borrowers name;
  - b. Strengthening the electronic Know Your Customer (e-KYC) and credit scoring;
  - c. Not facilitating financing for parties affiliated to the borrowers with financial inadequacy;
  - d. Strengthening their internal control functions, the Board of Commissioners' supervision, and internal audits, as well as preventing fictitious transactions and frauds;
  - e. Enforcing compliance from parties and Online Lending platforms who are proven to have violated the regulations. This includes reassessment of the main parties with imposed maximum sanctions and other administrative sanctions such as business license revocation and follow-up measures on alleged criminal actions in the financial services sector with assistance from Law Enforcement Apparatus.

Furthermore, Agusman stated OJK's resolve to continuously enforce the regulation on Online Lending industry development and strengthening as well as the supervision with precise calculation. OJK will firmly impose maximum sanctions on Online Lending parties and industry who have violated the regulations, as this will create a healthy, efficient, integrous Online Lending industry that protects its users and the public.

These strengthening measures are expected to encourage accountable, healthy, and transparent Online Lending industry growth to fulfil the public's financing needs, including in the productive sector.

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