

**PRESS RELEASE  
PUBLIC STARTS USING OJK'S SLIK**

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Jakarta, January 3, 2018. The Financial Services Authority (OJK) has started operating the Financial Information Service System (SLIK) from January 2, 2017 and the system runs well at all OJK offices in 37 cities.

The public, who has heard about OJK's SLIK, begins making use of the system by contacting OJK call center at 157 (that replaces the previous 1500655) or visiting OJK offices that have prepared special rooms or desks for responding to information requests on debtors of banks and other financial services.

At OJK Head Office, to be exact, the Radius Prawiro Tower of Bank Indonesia Office Complex, Jakarta, 36 people has visited the SLIK room during service hours (9 am – 3 pm, Western Indonesia Time). Also, OJK Call Center (157) has received 250 calls that requested information about debtors of banks.

All OJK offices in other areas also have similar experiences. Many people have come and asked for information about their debtors. For example, OJK Region 2 Office of West Java, Bandung, which has seen 20 debtors visiting it.

“The SLIK ran well on its first day of operation. Its network, database, and supporting infrastructure, functioned properly. The staff in charge also give good and friendly customer services,” Deputy Commissioner of Strategic Management and Logistics Anto Prabowo said.

The Financial Information Service System (SLIK) has no problem in giving information on debtors (iDeb) via the iDeb Viewer application, based on the available computer networks.

The system makes up infrastructure that is central to the financial services sector that industry players can use to mitigate risks, especially credit risks, which in turn can help lower the risk level of non-performing loans. In addition, the SLIK can support efforts towards wider access to loans/financing.

For creditors, the SLIK offers the following benefits:

1. Help speed up the analysis and decision-making process in approving loan applications;
2. Lower the risk level of non-performing loans;
3. Can lessen or minimize dependence of those who file reports or creditors on conventional collateral;
4. Creditors can assess a potential debtor's credit rating in place of / to complement the collateral;
5. Make operating costs more efficient;
6. Promote transparency in credit management.

For debtors or the general public, they can utilize the SLIK to find out banking credit data such as essential details about debtors, credit line, debit balance, credit quality, interest expenses, installments and fines or penalties against loans. The system can also provide information about collateral status and details of credit insurers.

Benefits of the SLIK for the public:

1. Reduce the time needed to obtain credit approvals;
2. For new customers, especially those under the Micro, Small and Medium-Sized Enterprises (MSME) category, they will have more access to creditors by means of their financial reputation, so they do not have to rely on their ability in providing collateral;
3. Encourage loan recipients to maintain their credit rating.

The scope of parties that file reports to the SLIK does not only include those from the banking industry, but also financial as well as non-financial services companies that take part in such role.

A total of 1,648 financial services companies have filed reports to the SLIK as of December 2017. They include conventional, rural, and Islamic rural banks, financing companies, other financial services companies (excluding microfinance institutions), and savings and loans cooperatives. The number will only get higher since more types of companies have been required to file reports to the SLIK, including:

1. Rural banks (BPR), Islamic rural banks (BPRS), and financing companies who have yet to become SLIK reporting companies, are required to do so by December 31, 2018,
2. Venture capital firms, infrastructure financing companies (PPI), and pawn shops, who have yet to become SLIK reporting companies, are required to do so by December 31, 2022.

Microfinance institutions, peer-to-peer lending, and institutions other than financial services companies, such as savings and loans cooperatives, can become SLIK reporting companies once they have satisfied the criteria and received approvals from the OJK.

Members of the public who wish to find individual debtor information (IDI) from the SLIK can visit OJK head and local offices. Information about their locations is available from [www.ojk.go.id](http://www.ojk.go.id).

OJK Contact Center:

1. Radius Prawiro Tower, 2<sup>nd</sup> Fl.  
Bank Indonesia Office Complex, Jl. MH Thamrin No. 2, Jakarta
2. Customer services at OJK Regional / Local offices.

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