

## PRESS RELEASE

### OJK EXPANDS LAKU PANDAI PROGRAM TO SHARIA BANKING

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Mataram, December 12, 2015. Financial Services Authority continues to expand Laku Pandai branchless banking program for financial inclusion, including through Sharia banking industry. This effort has been implemented by inaugurating Laku Pandai program at BRI Syariah rural bank in Mataram, West Nusa Tenggara, Saturday (Dec. 12, 2015).

Chairman of OJK Board of Commissioners Muliaman D. Hadad attended the inauguration event, which is inauguration of the first Sharia Laku Pandai program, held at Nurul Hakim Islamic boarding school in Kediri, West Lombok.

BRI Syariah provides BRIS SMART branchless banking service aimed at expanding financial access for people who have not known or used banking services, that is by offering easiness in Sharia financial services wherever needed without attachment to any bank branch.

Inauguration of Laku Pandai program from BRI Syariah was held in concurrence with activation of SimPel savings product for students from the rural bank in Mataram, marking the synergy between implementing Laku Pandai and SimPel in any Laku Pandai bank agent so as to show that savings product for students and other transactions can be done easily through Laku Pandai agents.

“Laku Pandai program will facilitate society members in remote areas to access financial products and services without coming to bank office. Therefore, banks can rely on this program to expand their outreach in regional areas. I wish the step that BRI Syariah has taken can be followed by other Sharia banks,” said Muliaman.

Laku Pandai program was first launched in March 2015. Until September 2015, four conventional banks that have been implementing the program have around 30,000 agents, managing 1,055,176 accounts with a total balance of Rp 45.6 billion.

Meanwhile, the SimPel savings product which was launched on June 14, 2015 is now offered by 26 participating banks, involving 1,639 schools/Islamic informal schools/Islamic boarding schools with 375,222 accounts and a total balance of Rp 21.08 billion.

President Director of BRI Syariah Moch. Hadi Santoso said that, through Laku Pandai program, people who have not own savings account or live far from bank branch can utilize BRIS SMART service by coming to BRI Syariah agents called ‘temanBRIS’ (BRIS buddy).

“There are many advantages that society members can get from BRIS SMART service, such as being able to open savings account through nearest BRIS buddy by paying any amount of initial deposit in a savings account that has the same number with the account holder’s phone number, thereby it can be easily remembered,” said Hadi Santoso.

Other accommodations include being able to transact in the forms of cash deposit, cash withdrawal and money transfer through BRIS buddies, free monthly administration fee, no limitation on the amount of minimal balance, and mobileBRIS application that facilitates customers to check balance and account transfers.

At the inauguration event, BRI Syariah also officially signed a memorandum of understanding (MoU) with PT Sumber Alfa Trijaya, the company that owns Alfamart minimarket outlets, as a partner for network of Laku Pandai agents in modern retail sector. The company will provide BRIS SMART service in its minimarket outlets so that the service is more easily and accessible. It is believed that, with 12,000 outlets throughout Indonesia serving 3 million customers daily, general society will have more access to BRIS SMART service of Laku Pandai program.

Apart from that, BRI Syariah also signed cooperation agreement on SimPel iB Islamic savings account with five schools in West Nusa Tenggara, namely TK Iqra’ Mataram kindergarten, Nurul Hakim Islamic boarding school in West Lombok, TK Negeri Pembina Praya kindergarten, MI Maraqitta’limat Mamben Daya Islamic elementary school, and SDN 5 Terara state elementary school in East Lombok.

Students and schools throughout Indonesia are very interested in SimPel savings program from BRI Syariah. Within just three months, as of November 30, 2015, as many as 281 schools have made cooperation, starting from pre-school to senior high school, with a total number of 71,778 savings accounts worth a nominal amount of Rp 600,079,000.

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