

PT Duta Intidaya Tbk
Usulan Perubahan Pasal 3 Anggaran Dasar
Proposed Amendment of Article 3 of Articles of Association

**OBJECTIVES, PURPOSES AND
BUSINESS ACTIVITIES**

Article 3

1. The objectives and purposes of the Company shall be to engage in business in the field of tradeTrade, Web Portal and/or Digital Platform for Commercial Purposes.
2. To achieve the abovementioned objectives and purposes, the Company can conduct the following business activities:
 - (a) Main business activity:
 - (1) conduct business in the field of retailing and trading of health and beauty products, medicine, pharmacy goods, medical and wellness equipment, personal and skin care products, perfume and cosmetics, baby products and general merchandise in store and/or pharmacy;
 - (2) conduct business in the field of trading of food and beverages;
 - (3) acting as agent/representative, sole agent, distributor, purveyor, franchise and supplier of any type of traded goods, whether for its own calculation or other party calculation on a commission basis; ~~and~~
 - (4) import any kind of goods related to the business

**MAKSUD DAN TUJUAN SERTA KEGIATAN
USAHA**

Pasal 3

1. Maksud dan tujuan Perseroan ialah berusaha dalam bidang perdaganganPerdagangan, Portal Web dan/atau Platform Digital dengan Tujuan Komersial.
2. Untuk mencapai maksud dan tujuan tersebut di atas Perseroan dapat melaksanakan kegiatan usaha sebagai berikut:
 - (a) Kegiatan usaha utama:
 - (1) menjalankan usaha di bidang pengeceran dan perdagangan produk kecantikan dan kesehatan, obat-obatan, barang farmasi, peralatan medis dan kesehatan, produk perawatan pribadi dan kulit, parfum dan kosmetik, produk-produk bayi dan barang dagangan umum pada toko dan/atau apotek;
 - (2) menjalankan usaha di bidang perdagangan makanan dan minuman;
 - (3) menjalankan usaha selaku agen/perwakilan, agen tunggal, grossier, leveransir, waralaba dan pemasok (penyalur) dari segala macam barang yang dapat diperdagangkan, baik untuk perhitungan sendiri maupun perhitungan pihak lain atas dasar komisi; ~~dan~~
 - (4) mengimpor barang-barang sehubungan dengan kegiatan

activities of the Company
as mentioned above;

(5) operation of websites for commercial purposes that use search engines to generate and maintain databases (databases);

(6) operation of websites that act as portals to the internet, such as media sites that provide content that is regularly updated, either directly or indirectly for commercial purposes;

(7) operation of digital platforms and/or websites/web portals that conduct electronic transactions in the form of business activities of facilities and/or mediation of transfer of ownership of goods and/or services and/or other services via the internet and/or electronic devices and/or other electronic system methods carried out with commercial purposes (profit) which includes activities either one, part or all of electronic transactions, namely:

- (i) Order; and/or
- (ii) Payment; and/or
- (+) (iii) Delivery of the activity; and

(8) operation of sites/web portals and/or digital platforms for commercial purposes (profit) used to facilitate and/or mediate electronic transaction services such as but not limited to: merchant

usaha Perseroan
sebagaimana disebutkan di
atas-;

(5) pengoperasian situs web dengan tujuan komersial yang menggunakan mesin pencari untuk menghasilkan dan memelihara basis data (database);

(6) pengoperasian situs web yang bertindak sebagai portal ke internet, seperti situs media yang menyediakan isi yang diperbaharui secara berkala, baik secara langsung ataupun tidak langsung dengan tujuan komersial;

(7) pengoperasian platform digital dan/atau situs/portal web yang melakukan transaksi elektronik berupa kegiatan usaha fasilitasi dan/atau mediasi pemindahan kepemilikan barang dan/atau jasa dan/atau layanan lainnya melalui internet dan/atau perangkat elektronik dan/atau cara sistem elektronik lainnya yang dilakukan dengan tujuan komersial (profit) yang mencakup aktivitas baik salah satu, sebagian ataupun keseluruhan transaksi elektronik yaitu:

- (i) Pemesanan; dan/atau
- (ii) Pembayaran; dan/atau
- (+) (iii) Pengiriman atas kegiatan tersebut; dan

(8) pengoperasian situs/portal web dan/atau platform digital yang bertujuan komersial (profit) yang digunakan untuk fasilitasi dan/atau mediasi layanan-layanan transaksi elektronik seperti namun tidak terbatas pada: pengumpul

collectors (marketplaces), digital advertising, financial technology (FinTech) and on demand online services.

pedagang (marketplace), digital advertising, financial technology (FinTech) dan on demand online services.

(b) Supporting business activity:

- (1) market and distribute domestically any type of goods in relation to the above main business activities of the Company; and
- (2) engage in other activities which are required to support and/or related with the business of the Company as mentioned above, including to conduct operational transaction with any third parties.

(c) In connection with the business activities above, the Company carries out wholesale and retail trade, via offline and/or online stores, as follows:

- (1) Wholesale of pharmaceutical goods which includes wholesale for household needs, such as medicines.
- (2) Retail trade of pharmaceutical goods sold in the pharmacy which includes a retail trade specialising in pharmaceuticals and medicines which is in ready-made medicines (preparations) at pharmacies, such as in the form of tablets, capsules, ointments, powder, solvents, parenteral solutions and suspensions, such as medicines for skin

(b) Kegiatan usaha penunjang:

- (1) memasarkan dan mendistribusikan di dalam negeri barang-barang sehubungan dengan kegiatan usaha utama Perseroan sebagaimana disebutkan di atas; dan
- (2) menyelenggarakan kegiatan-kegiatan lain yang diperlukan untuk mendukung dan/atau terkait dengan usaha Perseroan sebagaimana disebutkan di atas, termasuk melaksanakan transaksi yang bersifat operasional dengan pihak ketiga.

(c) Sehubungan dengan kegiatan usaha di atas, Perseroan menjalankan perdagangan besar dan eceran, melalui gerai-gerai luring dan/atau daring sebagai berikut:

- (1) Perdagangan besar farmasi yang mencakup usaha perdagangan besar farmasi untuk keperluan rumah tangga, seperti obat-obatan.
- (2) Perdagangan eceran barang farmasi di apotik yang mencakup usaha perdagangan eceran khusus barang farmasi dan obat-obatan yang berbentuk jadi (sediaan) di apotik, misalnya dalam bentuk tablet, kapsul, salep, bubuk, larutan, larutan parenteral dan suspensi, seperti obat-obat untuk penyakit kulit, mata, gigi, telinga, saluran pernapasan, saluran pencernaan, darah tinggi, kelainan hormon dan vitamin-vitamin, termasuk juga

disease, eyes, teeth, ears, respiratory tract, digestive tract, high blood pressure, hormonal disorders and vitamins, including health goods from rubber, among others condoms, breast milk suction devices, milk pacifiers, blood bags, gloves for dissection, rubber pipettes, contraception and rubber stoppers for pharmaceutical vials.

barang keperluan kesehatan dari karet, antara lain kondom, alat sedot susu ibu, dot susu, kantong darah, sarung tangan untuk pembedahan, pipet karet, alat keluarga berencana dan sumbat karet untuk botol kecil (vial) farmasi.

- (3) Retail trade of pharmaceutical goods not sold in the pharmacy which includes a retail sale specialising in ready-made pharmaceutical goods and medicines (preparations) not in pharmacy, such as in the form of tablets, capsules, ointments, solvents, parenteral solutions and suspensions, such as medicines for skin disease, eyes, teeth, ears, respiratory tract, digestive tract, high blood pressure, hormonal disorders and vitamins. An example is dispensary.

- (3) Perdagangan eceran barang farmasi bukan di apotik yang mencakup usaha perdagangan eceran khusus barang farmasi dan obat-obatan yang berbentuk jadi (sediaan) bukan apotik, misalnya dalam bentuk tablet, kapsul, salep, larutan, larutan parenteral dan suspensi, seperti obat-obatan untuk penyakit kulit, mata, gigi, telinga, saluran pernapasan, saluran pencernaan, darah tinggi, kelainan hormon dan vitamin-vitamin. Contohnya adalah toko obat.

- (4) Wholesale of traditional medicines which includes wholesale of traditional medicines or herbs.

- (4) Perdagangan besar obat tradisional yang mencakup usaha perdagangan besar obat tradisional atau jamu.

- (5) Retail trade of traditional medicines which includes a retail sale specialised in various kinds of herbs (traditional medicines) whose ingredients derive from plants, animals or minerals such as in the

- (5) Perdagangan eceran obat tradisional yang mencakup usaha perdagangan eceran khusus berbagai macam jamu (obat tradisional) yang bahannya berasal dari tumbuh-tumbuhan, hewan atau mineral misalnya yang berbentuk pil, kapsul, bubuk

form of pills, capsules, powder and in liquid forms in the vessels.

dan bentuk cair di dalam bangunan.

(6) Wholesale of laboratory equipment, pharmaceutical and medical appliances, which includes wholesale of laboratory equipment, pharmaceutical, and medical appliances.

(6) Perdagangan besar alat laboratorium, farmasi dan kedokteran yang mencakup usaha perdagangan besar alat laboratorium, farmasi dan kedokteran.

(7) Retail trade of laboratory equipment, pharmaceutical and health equipment which includes a retail trade specialising in laboratory equipment, pharmaceutical and health equipment, among others various laboratory equipment made of glass (test tubes, measuring tubes, microscope slide glass, cuvet, serum/infusion bottles); laboratory equipment from porcelain (chemical tubes, filter plates, mortar and pestle, the cup); tools and equipment of medical profession (instrument and surgical instrument, instrument and dental instruments, medical electro apparatus, thermometers, blood pressure measurement devices).

(7) Perdagangan eceran alat laboratorium, farmasi dan kesehatan yang mencakup usaha perdagangan eceran khusus alat laboratorium, farmasi dan kesehatan, antara lain berbagai macam alat laboratorium dari gelas (tabung uji, tabung ukur, kaca sorong mikroskop, cuvet, botol serum/infus); alat laboratorium dari porselen (tabung kimia, piring penapis, lumpang dan alu, cawan); alat dan perlengkapan profesi kedokteran (instrumen dan pesawat bedah, instrumen dan pesawat perawatan gigi, aparat elektro medis, termometer, pengukuran tekanan darah).

(8) Wholesale of cosmetics which includes wholesale of cosmetic products, such as perfume, soap, powder, etc.

(8) Perdagangan besar kosmetik yang mencakup usaha perdagangan besar kosmetik, seperti parfum, sabun, bedak dan lainnya.

(9) Retail trade of cosmetics which includes a retail trade specialised in cosmetic products, such

(9) Perdagangan eceran kosmetik yang mencakup usaha perdagangan eceran khusus barang-barang kosmetik,

as cosmetics for make up (eye shadow, mascara, face cream, lipstick, lip liner); fragrance preparations (cologne, toilet water, perfume), hair preparations (shampoo, hair tonic, hair oil); nail preparations (base coat, nail polish, nail cream, cuticle remover); skin care preparations (baby oil, cleansing lotion, masks, foot cream); preparations for body care (deodorants spray, deodorant creams, douches); shaving preparations (shaving soap, shaving cream); traditional cosmetics (powder, "mangir", scrub); other cosmetics including body powder, beauty cotton and baby powder. An example is a cosmetic store.

seperti kosmetik untuk tata rias muka (*eye shadow*, maskara, krim wajah, lipstik, *lipliner*); preparat wangi-wangian (*cologne, toilet water*, parfum), preparat rambut (sampo, tonik rambut, minyak rambut); preparat kuku (*base coat, nail polish, nail cream, cuticle remover*); preparat perawat kulit (*baby oil*, cleansing lotion, masker, krim kaki); preparat untuk kebersihan badan (deodoran semprot, deodoran krim, *douches*); preparat cukur (sabun cukur, *shaving cream*); kosmetik tradisional (bedak, mangir, lulur); kosmetik lainnya antara lain bedak badan, kapas kecantikan dan *baby powder*. Contohnya toko kosmetik.

(10) Wholesale of sports equipment which includes wholesale of various kinds of sports equipment (including bicycles and their parts and accessories).

(10) Perdagangan besar alat olahraga yang mencakup usaha perdagangan besar berbagai alat olahraga (termasuk sepeda dan bagian-bagiannya serta aksesorinya).

(11) Wholesale of milk and dairy products which includes wholesale business of milk and dairy products.

(11) Perdagangan besar susu dan produk susu yang mencakup usaha perdagangan besar susu dan produk susu.

(12) Wholesale of non-alcoholic and non-milk beverages which includes wholesale of non-alcoholic beverages, such as fruit juice, juice, soft drinks, mineral water and others.

(12) Perdagangan besar minuman non alkohol bukan susu yang mencakup usaha perdagangan besar minuman non alkohol, seperti sari buah, jus, minuman ringan, air mineral dan lain-lain.

(13) Retail trade of non-alcoholic drinks, which

(13) Perdagangan eceran minuman tidak beralkohol

retail business specialised in non-alcoholic beverages in the containers that are not directly consumed on the premises, such as soft drinks (lemonade, soda water, passion fruit, bottled tea, mineral water and cutchery rice). Retail trade of coffee drinks is included.

yang mencakup usaha perdagangan eceran khusus minuman tidak beralkohol di dalam bangunan yang tidak langsung diminum di tempat, seperti minuman ringan (limun, air soda, markisa, teh botol, air mineral dan beras kencur). Termasuk perdagangan eceran minuman kopi.

(14) Wholesale of sugar, chocolate and confectionery, which includes wholesale of sugar, chocolate, and confectionery.

(14) Perdagangan besar gula, coklat dan kembang gula yang mencakup usaha perdagangan besar gula, coklat, dan kembang gula.

(15) Wholesale of various kinds of goods which includes wholesale of various kinds of goods not delineated hereinabove (without any particular specificity).

(15) Perdagangan besar berbagai macam barang yang mencakup usaha perdagangan berbagai macam barang yang tanpa mengkhususkan barang tertentu (tanpa ada kekhususan tertentu).

(16) Retail trade of various kinds of goods whose main ingredients are not food, beverages or tobacco (grocery items) not sold in department store which includes a retail trade of various kinds of goods whose main ingredients are not food, beverages or tobacco not in department store. Commonly, traded goods include clothing, household furniture, jewellery, children's toys and cosmetics, which are integrated under one management. An example is a grocery store.

(16) Perdagangan eceran berbagai macam barang yang utamanya bukan makanan, minuman atau tembakau (barang-barang kelontong) bukan di toserba (*department store*) yang mencakup usaha perdagangan eceran berbagai jenis barang yang utamanya bukan makanan, minuman atau tembakau bukan toserba/*department store*. Pada umumnya barang-barang yang diperdagangkan antara lain pakaian, perabot rumah tangga, perhiasan, mainan anak-anak dan kosmetik, yang terintegrasi di bawah satu pengelolaan. Misalnya toko barang kelontong.

(17) Retail trade of shoes, sandals, and other

(17) Perdagangan eceran sepatu, sandal, dan alas kaki lainnya

footwear, which includes a retail business specialising in shoes, sandals and other footwear made of leather, artificial leather, plastic, rubber, cloth or wood, such as adult men's shoes, adult women's shoes, children's shoes, sports shoes, sandals, health slippers and shoes.

(18) Retail trade of clothing complements, which includes a retail business specialising in clothing, such as scarves, veils, handkerchiefs, headbands, blades, caps, hats, ties, belts, gloves, socks, towels and blankets. This also includes the retail trade of shirt buttons, zippers and others.

(19) Retail trade of aromatic/refreshers (essential oils) which includes a retail trade specialising in aromatic/refreshers essential oils, such as ylang oil, citronella oil, eucalyptus oil, sandalwood oil, star anise oil, tengkawang oil, gandapura oil, castor oil, cardamom oil, nutmeg oil, delias oil and, fragrant root oil.

(20) Other retail trade that is not covered in point (2), (3), (5), (7), (9), and (19), which includes other specialty retail trade that is not covered in point (2), (3), (5), (7), (9), and (19), such as gelatin, heat insulation materials other than plastic and

yang mencakup usaha perdagangan eceran khusus sepatu, sandal dan alas kaki lainnya baik terbuat dari kulit, kulit buatan, plastik, karet, kain maupun kayu, seperti sepatu laki-laki dewasa, sepatu perempuan dewasa, sepatu anak, sepatu olahraga, sepatu sandal, sandal, selop dan sepatu kesehatan.

(18) Perdagangan eceran pelengkap pakaian yang mencakup usaha perdagangan eceran khusus pelengkap pakaian, seperti selendang, kerudung, sapu tangan, ikat kepala, blangkon, peci, topi, dasi, ikat pinggang, cadar, sarung tangan, kaos kaki, handuk dan selimut. Termasuk juga perdagangan eceran kancing baju, ritsleting dan lainnya.

(19) Perdagangan eceran aromatik/penyegar (minyak atsiri) yang mencakup usaha perdagangan eceran khusus aromatik/penyegar minyak atsiri, seperti minyak kenanga, minyak sereh, minyak kayu putih, minyak cendana, minyak lawang, minyak tengkawang, minyak gandapura, minyak jarak, minyak kapulaga, minyak pala, minyak delias dan minyak akar wangi.

(20) Perdagangan eceran lainnya bukan yang tercakup pada angka (2), (3), (5), (7), (9), dan (19), yang mencakup usaha perdagangan eceran khusus lainnya yang belum tercakup dalam angka (2), (3), (5), (7), (9), dan (19), seperti gelatin, bahan isolasi panas selain plastik dan karet, bahan semir,

rubber, polish, camphor and herbal ingredients (simplicia).

kapur barus dan bahan jamu (*simplicia*).

- (21) Retail trade of eyeglasses which includes a retail business specialising in various kinds of eyeglasses, such as sight glasses, sunblock/contact lenses, (contact lenses, soft lenses) and eyeglasses frames.
- (21) Perdagangan eceran kaca mata yang mencakup usaha perdagangan eceran khusus berbagai macam kaca mata, seperti kaca mata pembantu penglihatan, kaca mata peredam sinar matahari/cahaya, lensa kontak (*contact lens, soft lens*) dan frame kaca mata.
- (22) Retail trade of glassware goods and plastic kitchen utensils, which includes a retail business specialising in glassware and kitchen utensils made of plastic, such as plates, pisin, bowls, cups, teapots, spoons, forks, bowls, jars, baby milk bottles, pans, trays, buckets, thermos and jerry cans.
- (22) Perdagangan eceran barang pecah belah dan perlengkapan dapur dari plastik yang mencakup usaha perdagangan eceran khusus barang pecah belah dan perlengkapan dapur yang terbuat dari plastik, seperti piring, pisin, mangkok, cangkir, teko, sendok, garpu, rantang, stoples, botol susu bayi, panci, baki, ember, termos dan jerigen.
- (23) Retail trade via media for food commodities, beverage, tobacco, chemical, pharmaceutical, cosmetic and laboratory equipment commodities which includes a retail trade of a variety of food, beverage, tobacco, chemical, pharmaceutical, cosmetic and laboratory equipment by order (mail, telephone or internet) and the goods will be delivered to the buyers according to the desired goods based on catalogs, advertisements, models, telephones, radio, television, internet, mass media and the like.
- (23) Perdagangan eceran melalui media untuk komoditi makanan, minuman, tembakau, kimia, farmasi, kosmetik dan alat laboratorium yang mencakup usaha perdagangan eceran berbagai jenis barang makanan, minuman, tembakau, kimia, farmasi, kosmetik dan alat laboratorium melalui pesanan (surat, telepon atau internet) dan barang akan dikirim kepada pembeli sesuai dengan barang yang diinginkan berdasarkan katalog, iklan, model, telepon, radio, televisi, internet, media massa dan sejenisnya.

- (24) Retail trade via media for textile commodities, clothing, footwear and personal goods which includes retail trading of a variety of textile goods, clothing, footwear and personal goods by order (mail, telephone or internet) and the goods will be delivered to the buyers according to the ordered items based on catalogs, advertisements, models, telephones, radio, television, internet, mass media and the like.
- (25) Retail trade via media for household goods and kitchen utensils which includes a retail trading of various types of household goods and kitchen utensils by order (mail, telephone or internet) and goods will be sent to buyers according to the desired goods based on catalogs, advertisements, models, telephones, radio, televisions, internet, mass media and the like.
- (26) Retail trade via media for mixed goods as referred to in point (23) up to (25) which includes a retail trade of various types of mixed goods as referred to in point (23) up to (25) by order (mail, telephone or internet) and the goods will be delivered to the buyers according to the ordered items based on catalogs, advertisements, models, telephones, radio,
- (24) Perdagangan eceran melalui media untuk komoditi tekstil, pakaian, alas kaki dan barang keperluan pribadi yang mencakup usaha perdagangan eceran berbagai jenis barang tekstil, pakaian, alas kaki dan barang keperluan pribadi melalui pesanan (surat, telepon atau internet) dan barang akan dikirim kepada pembeli sesuai dengan barang yang diinginkan berdasarkan katalog, iklan, model, telepon, radio, televisi, internet, media massa dan sejenisnya.
- (25) Perdagangan eceran melalui media untuk barang perlengkapan rumah tangga dan perlengkapan dapur yang mencakup usaha perdagangan eceran berbagai jenis barang keperluan rumah tangga dan perlengkapan dapur melalui pesanan (surat, telepon atau internet) dan barang akan dikirim kepada pembeli sesuai dengan barang yang diinginkan berdasarkan katalog, iklan, model, telepon, radio, televisi, internet, media massa dan sejenisnya.
- (26) Perdagangan eceran melalui media untuk barang campuran sebagaimana tersebut dalam angka (23) sampai dengan (25) yang mencakup usaha perdagangan eceran berbagai jenis barang campuran sebagaimana tersebut dalam angka (23) sampai dengan (25) melalui pesanan (surat, telepon atau internet) dan barang akan dikirim kepada pembeli sesuai dengan barang yang diinginkan berdasarkan katalog, iklan, model, telepon, radio, televisi,

televisions, internet, mass media and the like.

- (27) Retail trade via the media for a variety of other goods which includes a retail trade of a variety of other goods by orders and the goods will be delivered to the buyers according to the ordered items based on catalogs, models, telephones, televisions, internet, mass media, and the like.

(28) Web Portal and/or Digital Platform for Commercial Purposes, including the operation of websites for commercial purposes that use search engines to generate and maintain large databases of internet addresses and content in an easy-to-search format; operation of websites that act as portals to the internet, such as media sites that provide regularly updated content, either directly or indirectly for commercial purposes; operation of digital platforms and/or websites/web portals that conduct electronic transactions in the form of business activities of facilitation and/or mediation of transfer of ownership of goods and/or services and/or other services via the internet and/or electronic devices and/or other electronic system methods carried out with commercial purposes (profit) which includes activities either one, part or all of electronic

internet, media massa dan sejenisnya.

- (27) Perdagangan eceran melalui media untuk berbagai macam barang lainnya yang mencakup usaha perdagangan eceran berbagai barang lainnya melalui pesanan dan barang akan dikirim kepada pembeli sesuai dengan barang yang diinginkan berdasarkan katalog, model, telepon, tv, internet, media massa, dan sejenisnya.

(28) Portal Web dan/atau Platform Digital Dengan Tujuan Komersial, mencakup pengoperasian situs web dengan tujuan komersial yang menggunakan mesin pencari untuk menghasilkan dan memelihara basis data (database) besar dari alamat dan isi internet dalam format yang mudah dicari; pengoperasian situs web yang bertindak sebagai portal ke internet, seperti situs media yang menyediakan isi yang diperbarui secara berkala, baik secara langsung ataupun tidak langsung dengan tujuan komersial; pengoperasian platform digital dan/atau situs/portal web yang melakukan transaksi elektronik berupa kegiatan usaha fasilitasi dan/atau mediasi pemindahan kepemilikan barang dan/atau jasa dan/atau layanan lainnya melalui internet dan/atau perangkat elektronik dan/atau cara sistem elektronik lainnya yang dilakukan dengan tujuan komersial (profit) yang mencakup aktivitas baik salah satu, sebagian ataupun keseluruhan transaksi elektronik, yaitu pemesanan, pembayaran, pengiriman atas

transactions, namely ordering, payment, delivery for these activities. Included in this group are websites/web portals and/or digital platforms with commercial (profit) purposes, which are applications used to facilitate and/or mediate electronic transaction services, such as merchant collectors (marketplaces), digital advertising, and on demand online services. This group does not include financial technology (Fintech), Fintech Peer to Peer (P2P) Lending (6495) and Fintech payment services (6641)

kegiatan tersebut. Termasuk dalam kelompok ini adalah situs/portal web dan/atau platform digital yang bertujuan komersial (profit) merupakan aplikasi yang digunakan untuk fasilitasi dan/atau mediasi layanan-layanan transaksi elektronik, seperti pengumpul pedagang (marketplace), digital advertising, dan on demand online services. Kelompok ini tidak mencakup financial technology (Fintech), Fintech Peer to Peer (P2P) Lending (6495) dan Fintech jasa pembayaran (6641).