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PRESS RELEASE

OJK SUMMONS KREDIVO AND KREDIFAZZ REGARDING COLLECTION CONDUCT VIOLATIONS IN PURWOREJO

Jakarta, 24 July 2026. Indonesia Financial Services Authority (OJK) summoned the management of PT Kredivo Finance Indonesia (Kredivo) and PT KreditFazz Digital Indonesia regarding the information dissemination on social media on alleged improper conduct by a collection staff on a consumer in Purworejo Regency, Central Java.

During the meeting, OJK requested clarification on the chronology, initial in-depth review outcome, and the implemented mitigation measures, as well as improvement plan to prevent similar incidents.

Based on the initial explanation to OJK, the consumer is a Kredivo app user, while the lending facility centered as the issue is a KrediFazz product, which was marketed in the Kredivo app. The collection activities on-site were conducted by collection services provider company that cooperates with KrediFazz,

OJK underlines PUJK's inextricable responsibility on their appointed third parties for collection activities for and under the name of the PUJK. Subscription to collection activities providers does not transfer PUJK's responsibility in ensuring collection activities' compliance with the laws and regulations, consumer protection principles, and the prevailing code and standards of conduct.

OJK instructs PT Kredivo Finance Indonesia and PT KreditFazz Digital Indonesia to:

1. objectively and thoroughly carry out and documenting internal investigation, involving all related parties;
2. submit the investigation results and following developments to OJK;
3. evaluate third-party services uses governance, such as the procedures of collection services provider selection, supervision, monitoring, and evaluation;
4. review and improve collection activities policies, procedures, and operative standards;
5. take action upon parties proved to have violated, in accordance with the investigation results; and
6. implement improvement measures and provide accurate information to consumers and the public.

OJK is still reviewing further the case and will examine the relevant documents and information such as internal investigation results, cooperation agreement with the collection services provider, collection policies and procedures, and other supplemental documents.

OJK will impose administrative sanctions and/or other supervisory measures in accordance with its authority upon discovering violations against the prevailing provisions.

OJK urges all parties to refrain from drawing conclusions until the facts and information have been fully established and the review has been completed. All parties are expected to maintain constructive communication and refrain from making unverified claims.

OJK reiterates ethical collection activities, without violence, intimidation, threats, harassment, and/or other actions that violates the prevailing regulations and consumer protection principles.

Consumers may report or file complaints regarding alleged violations by PUJKs through Kontak OJK 157 (telephone), WhatsApp at +6281-157-157-157, email at konsumen@ojk.go.id, or the Consumer Protection Portal (APPK).

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For more information
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