INDONESIA FINANCIAL SERVICES AUTHORITY

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PRESS RELEASE

OJK SUMMONS PT TOYOTA ASTRA FINANCIAL SERVICES REGARDING ALLEGED CREDIT COLLECTION VIOLATIONS IN SERANG

Jakarta, 9 June 2026. Indonesia Financial Services Authority (OJK) summoned and inquired clarification from PT Toyota Astra Financial Services (TAFS) regarding alleged violation in credit collection procedures in Serang City, Banten, on Monday (8/6).

The summoning and inquiry were a part of OJK's supervisory duties on Financial Services Business Actors (PUJK), particularly in ensuring business conduct in compliance with provisions and consumer protection principles.

During the summoning, OJK inquired PT TAFS' explanation and clarification regarding the recent information on the company's involvement with collector's violent conduct during the collection process.

Based on the initial clarification, OJK instructed PT TAFS to heed and take actions on several aspects, namely:

1. evaluating thoroughly collection procedures, including evaluating cooperation with the third-party collection services company to ensure all collection activities are conducted professionally, ethically, and in compliance with the prevailing regulations;
2. submitting complete data, document, and clarification for OJK's supervisory purposes;
3. internally reviewing the alleged parties involved, and taking corrective measures in accordance with the provisions;
4. increasing collection supervision, including to internal and/or third-party collectors;
5. conducting public communication in professional, proportional, and responsible manners to maintain public credibility and public confidence in the financing industry; and
6. presenting the collection case development to OJK.

OJK will continue to investigate and monitor the follow up actions by PT TAFS. OJK will impose administrative sanction(s) and/or other supervisory measures in accordance with its authority upon discovering violations against the prevailing provisions.

OJK underlines professional, transparent, responsible, and consumer protection-oriented business conducts to all PUJK platforms. PUJK also bears the responsibility on their appointed third parties for collection activities to consumers.

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

OJK also reminds consumers for their responsibility of fulfilling the lending agreements, including repayment in accordance with the agreed amount and due date in addition to their rights. Repayment with precision of agreed time and amount are also the consumers' responsibility. Consumers shall maintain and not hand over, transfer, sell, or enlist objects as collateral to other parties without consent from the Financing Companies.

Failure to fulfil these responsibilities will lead to collection and settlement processes in accordance with the applicable laws and regulation. Therefore, it is advisable for consumers to ensure their payability prior to requesting financing, as well as their commitment to fulfilling their responsibilities throughout the duration of financing.

OJK advises the public to only utilize information technology-based joint financing services platforms that are licensed and supervised by OJK. Alleged violations by financial services business actors can be reported via OJK's official channels: Consumer Protection Portal App APPK OJK, Kontak OJK (Dial Number) (+62 21) 157, WhatsApp Number +6281157157157, or email: konsumen@ojk.go.id.

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