## Fintech lending

Ovo PayLater\*

Goiek PavLater

BayarNanti

(Bukalapak)

\*As of June 2020

Shopee PayLater

Traveloka PayLater

Internet companies in Indonesia are offering

"buy now, pay lat	er" services fo	r consumers
CREDIT PROVIDER	MONTHLY INTEREST %)	LOAN PERIOD (MONTHS)

2.14-4.78

2.9

2.95

Due at the end

of the month

Source: IPMorgan December 2020 report, based on company websites and company applications

3-12

1-12

1-12

1-6

CREDIT LIMIT (MILLION RUPIAH)

Determined by apps

Determined by apps

10

50

3