



SEPTEMBER 2026

VOLUME 15

PT SINARMAS HANA FINANCE

NEWSLETTER

Stay Informed - Stay Connected

Monthly Edition
september 2026



CONTACT INFO

 [0896 - 1628 - 6384](tel:0896-1628-6384)

 customercare@shf.co.id

 www.shf.co.id

 Mangkuluhur City Office Tower One
16th Floor, Jl. Jend. Gatot Subroto Kav.1-3,
Karet Semanggi, Setiabudi,
Kota Jakarta Selatan, DKI Jakarta 12930





SHFOR Your Educational Page

Astaga SeptemBercandaa!

"Semua-mua yang aku mau. Ada padamu, kok bisa gitu?" 🎵

Beyond being a trending romantic track on your FYP, **Astaga Bercanda** by Reyza Bunga is a great reminder to charge of your financial goals.

Want to turn "Semua-mua yang aku mau, ada padamu" from a catchy line into real financial growth? Kick off your September with these 3 **SeptemBercandaa** full of financial wins!



1. **Inject Additional Funds into Your Portfolio (Top-Up Investment)** 🎯

Don't wait for leftover money – allocate your September income directly into stocks, mutual funds, or bonds. Consistency here will speed up your financial goals.

2. **Strengthen Business Capital & Emergency Funds** 🛡️

Boost your side business inventory or top up your Emergency Fund this month. This keeps your finances resilient against unexpected risks.

3. **Inject Capital "From the Neck Up" (Skill Upgrade)** 💡

Invest in yourself by upgrading your skills and financial literacy. Growing your knowledge is the ultimate capital injection for higher future returns!



Make This September Your First Step to Astaga SeptemBercandaa!



Planning to own a car?

SHF supports you with Four-Wheeled Car Financing that's easy, reliable, and fit to your needs. SHF will make easier to own your dream car with trusted service and a smooth process.

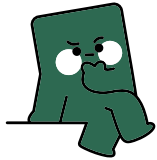
Learn more and start your journey here:

<https://www.shf.co.id/en/kendaraan-en>



SHFOR Your Information

Existing Regulation – PT Sinarmas Hana Finance



What Regulations do we have?

Did you know? 🧐

Our Company has 6 types of regulations that form part of the Company's regulatory framework. Here is a brief explanation of each type of regulation:

	Kebijakan	Pedoman	SOP
Definisi	Arah, prinsip, komitmen & ketentuan umum Perusahaan	Menjabarkan Kebijakan menjadi prinsip, scope, roles & mekanisme pelaksanaan	Langkah-langkah operasional yang rinci dan sistematis
Tujuan	Menjadi acuan utama dalam pengambilan keputusan & penyusunan dokumen lainnya	Memberikan panduan yang seragam kepada unit kerja	Memastikan proses berjalan konsisten, efektif & terdokumentasi
Wewenang	Manajemen / BoD melalui mekanisme persetujuan yang berlaku	Unit terkait / Manajemen	Unit terkait / Manajemen
	Arah dan Prinsip	Kerangka & Tanggung Jawab	Proses & Tata Cara
	Surat Edaran	Internal Memo	Surat Keputusan
Definisi	Pemberitahuan, penegasan, petunjuk, atau perubahan tertentu	Komunikasi internal: informasi, instruksi, request, koordinasi	Keputusan/penetapan resmi dari pejabat berwenang
Tujuan	Memastikan ketentuan/informasi diterapkan secara seragam & tepat waktu	Mendukung komunikasi & koordinasi operasional	Memberikan dasar administratif & kepastian atas suatu keputusan
Wewenang	Unit terkait / Manajemen	Unit terkait / Manajemen	Authorized Official sesuai kewenangannya
	Penegasan & Petunjuk Pelaksanaan	Komunikasi & Koordinasi Internal	Keputusan & Penetapan Resmi





SHFOR Your Educational Page

Monthly Sector Report

Key Trends and Industry Outlook – September 2026



HEAVY EQUIPMENT SECTOR

The outlook for the heavy equipment industry in the second half of 2026 remains supported by mining and hauling activities, as well as increasing demand for forest and land fire management and land clearing without burning. However, uneven demand recovery, the risk of asset damage, and operating cost pressures are factors that need to be monitored. These conditions also contribute to the debtor's risk profile and are important considerations in financing decisions.



MINING SECTOR

Strengthened government policies and oversight regarding forest and land fires are compelling the mining sector to further reinforce governance and compliance—particularly concerning the readiness of prevention systems, emergency response facilities, heavy equipment, patrols, and compliance documentation. This situation requires companies to ensure the effectiveness of all preventive measures and emergency responses in order to minimize operational, legal, and reputational risks.



USED CAR MARKET

Pressure from fuel prices, weakening purchasing power, and the impact of forest and land fires on regional economic activity could dampen the national automotive market—particularly sales of new and used vehicles in affected areas. However, these conditions also reinforce the role of the used car market as a more affordable mobility alternative; consequently, industry players need to adapt by enhancing vehicle inspection quality, ensuring stock availability, and offering more affordable financing schemes to sustain market growth.

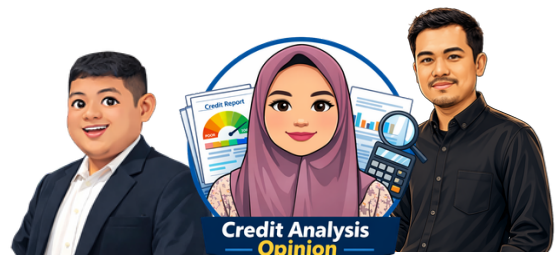
Access the Full Version here:



bit.ly/SHF_MonthlySectorReport



Estimated reading time: 5-8 minutes



Report prepared by: **Credit Analyst Team**





Got a Passion? Turn It into a Club!

Do you have any hobby or sport you're passionate about? Whether it's padel, futsal, table tennis, running, cycling, yoga, or even board games — let's make it happen at SHF!

How to Start:

- Gather at least 5–10 friends with the same interest
- Submit your idea & team name
- Let's support the activity together — we'll help with coordination & promotion!



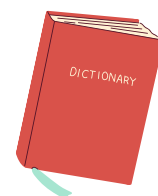
This is your chance to turn your passion into a movement — and connect with others who share it. Let's bring more energy, fun, and balance to our SHF days!

 Register your idea to: kiki.amelia@shf.co.id

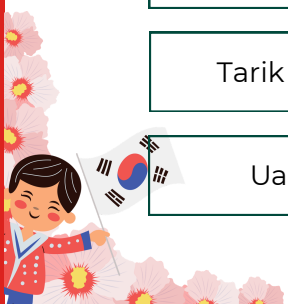


SHF K-DICTIONARY

(시나르마스 하나 파이낸스의 사전)



Asuransi Kendaraan	Vehicle Insurance	자동차 보험 (jadongcha - boheom)
BPKB	Vehicle Ownership Document	차량 등록증 (charyang - deungnokjeung)
Fidusia Kendaraan	Vehicle Fiduciary	차량 담보 (charyang - dambo)
Tarik Kendaraan	Repossession	차량 회수 (charyang - hoesu)
Uang Muka	Down Payment	선수금 (seonsu-geum)



REMARKABLE MOMENTS

SHF BRANCH

GATHERING/OUTING WITH SHOWROOM & PARTNERS

SHF Branches recently held gatherings with our showroom partners and agents, along with social activities as part of our community engagement efforts.

GATHERING/OUTING WITH SHOWROOM & PARTNERS



Bekasi Branch and Showroom



Bandung Branch and Showroom



Kediri Branch and Showroom



SOCIAL ACTIVITIES



Surakarta Branch with FKIJ Raden Mas Said University Surakarta



Surakarta Branch on FKIJ Run Surakarta Event





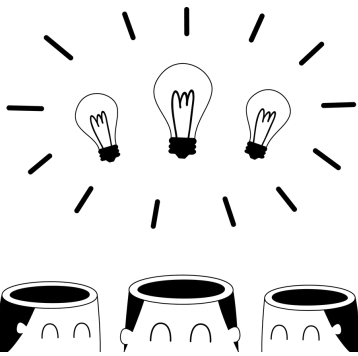
WHAT'S ON YOUR MIND?

WE'D LOVE TO HEAR FROM YOU!

Have an idea, feedback, or something fun to share?



This is our **fifteenth edition of the SHF newsletter** — and we'd love to hear from you! Whether it's topic suggestions, event highlights, team stories, or creative ideas, your feedback will help to shape the future of this newsletter.



Send your thoughts to:

corporateplanning.hana@shf.co.id

kiki.amelia@shf.co.id

Subject: SHF Newsletter Feedback

SHF NEWS PUBLICATION ACKNOWLEDGEMENT

This newsletter is officially published by:

PT Sinarmas Hana Finance

Prepared by :	• Corporate Planning Officer • Corporate Planning Intern
Approved by :	• Corporate Planning Unit Head • Corporate Planning Manager
Supervised by :	• Head of Marketing • Board of Directors

Sinarmas Hana Finance licensed and supervised by the **Otoritas Jasa Keuangan**

