

About Us

Kredivo Group (formerly known as FinAccel) is Southeast Asia's leading provider of digital financial services through its brands Kredivo, KrediFazz, and Krom. Our flagship product, Kredivo, is the leading digital credit platform in Indonesia and Vietnam that gives customers instant credit financing for ecommerce and offline purchases, and personal loans, based on real-time decisioning. Krom Bank Indonesia (formerly known as Bank Bisnis Internasional, IDX: BBSI) is the group's bank entity and the operator of the neobank Krom. Kredivo Group aims to become the digital financial services platform of choice for tens of millions of consumers in Southeast Asia.

Our Milestones

2024

- Partners with MRT Jakarta as the first PayLater payment method for MRT rides in Oct
- Increases channeling facility limit to Rp 800 Billion from Bank Shinhan Indonesia to expand underbanked credit penetration in Aug
- Launches the 2024 Indonesian PayLater Behavior Report in partnership with Katadata Insight Center in June
- Increases channeling facility limit to Rp 700 Billion from Hana Bank to expand easy and inclusive credit access in the retail sector in May
- Krom Bank launches Krom digital banking, enabling young generation to achieve their financial independence in Feb

2023

- Partners with H&M to make fashion more accessible to all in Oct
- Partners with Bank Mandiri for Rp 1 Trillion channeling facility to accelerate financial inclusion in Indonesia in July
- Partners with Samsung as the first official partner for Samsung Finance+ in Southeast Asia in June
- The launch of Kredivo Katadata 4th annual edition of Indonesian e-Commerce Consumer Behavior Report in June
- Partners with Kanmo Group to respond to the increasing consumer shopping needs in Mar
- Closes ~US\$270m Series D equity round led by Mizuho Financial Group and changes parent company name to Kredivo Group in Mar
- Partners with Shell Indonesia to offer the first-ever BNPL payment option for fuel purchases in Indonesia in Feb
- Partners with Hypermart to support post-pandemic retail sector growth in Jan

[See more...](#)

Kredivo Group Management



Akshay Garg

Group CEO and
Co-Founder



Dennis Lerchl

CFO



Jean Lua

CHRO



Abhijay Sethia

Chief Strategy Officer



Valery Crottaz

Chief Capital Officer
and Head of
International Expansion



Krishnadas

Chief Commercial
Officer



Tarun Sharma

SVP, Collections



Ahmad Johari

SVP, Customer
Operations



Alethia Tan

VP, Growth



Phuong Tran

VP and General
Manager Vietnam

Kredivo (Indonesia)



Umang Rustagi

Co-Founder and
President Director



Aries Purwo

Director, Risk



**Paramananda
Setiawan**

Founding Team
Director, Data and
Engineering



Kevin Siahaan

Director, Legal and
Compliance



Lily Suriani

Director, Business
Development



Indina Andamari

Founding Team
SVP, Marketing

KrediFazz (Indonesia)



Anita Wijanto

President Director



Alie Tan

Director



Helen Diana

Founding Team
VP, Product

Krom Bank (Indonesia)



Anton Hermawan

President Director



Laniwati Tjandra

Director



Wisaksana Djawi

Compliance and Risk
Management Director



Alvin Kurniawan

Business and Finance
Director



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