

Is pegadaian.co.id legit? TrustSniffer's high-trust assessment: 80/100

pegadaian.co.id

Verdict

80

OUT OF 100

HIGH TRUST

pegadaian.co.id appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Low Risk

Assessed 2026-08-11 by automated analysis. Classification confidence 45%.

What this site appears to be

Official-looking Pegadaian landing page providing product listings (gadai, pinjaman, tabungan emas), promotions, branch locations, gold price data, news/articles, and contact/support channels. Mentions regulation by Indonesia's OJK and includes corporate contact details.

Evidence status and limitations

- Evidence completeness: UNKNOWN
- The real-world operator identity was not independently verified.
 - Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	30 years old Registered history	CLEAR
Web archive	Never archived No public history of this site	WATCH
Certificate	Encrypted connection Issued by DigiCert Global G2 TLS RSA SHA256 2020 CA1	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

The website is an apparently corporate Pegadaian financial-services portal presenting pawn services, gold savings, consumer loans, promotions, branch information, gold-price data, product simulations, news, and customer-support channels; its apparent business model is to provide regulated consumer finance and related gold products through an established institutional web presence.

Scam/Impersonation Risk

No contradictions were observed across the available evidence: there were no blacklist or phishing findings, no brand-impersonation indicators, and no suspicious credential-harvesting behavior. The homepage presents a coherent corporate service catalogue, while technical inspection identified no login form, hidden form, password-exfiltration destination, wallet-drainer behavior, or untrusted form destination. The site therefore reads as an apparently legitimate, established website rather than an impersonation or scam operation, although that conclusion does not independently prove the real-world operator's identity.

EVIDENCE

- The homepage is classified as a corporate financial-services landing page and contains substantive Pegadaian service, promotional, educational, pricing, and support content.
- External reputation checks recorded 0 malicious and 0 suspicious detections, with the domain ranked 43632 and within the top 1 million websites.
- Behavioral inspection recorded 0 hidden forms, 0 external password forms, 0 wallet-provider detections, and 0 wallet-drainer runs.

Regulatory Verification Notes

The site states that its financial-services activity is supervised by Indonesia's OJK and presents corporate contact, branch, product, and support information. That presentation is consistent with an established financial-services website, but the supplied evidence does not independently verify the operator's legal identity or confirm a license or registration number. This is a transparency and verification matter rather than evidence of a scam. The site's financial products also warrant ordinary regulatory and contractual review because fees, interest, repayment obligations, collateral treatment, and promotional conditions may materially affect customers. A third-party broker dataset recorded no match, which is supportive context only and is not a licensing determination.

EVIDENCE

- The homepage states OJK regulatory supervision and identifies Pegadaian-oriented corporate contact and service information.
- The domain was registered on 1996-09-09 and is approximately 29.94 years old; the registrar is PT Digital Registra Indonesia, with expiry recorded as 2026-10-01.
- The site's TLS certificate is OV-validated, issued by DigiCert Global G2 TLS RSA SHA256 2020 CA1 for PT. PEGADAIAN, and valid through 2027-01-31.

What to Verify Next

Before credential or payment interactions, an institution should independently confirm that the relevant legal entity and OJK authorization correspond to the service being used, review applicable fees, repayment, collateral, cancellation, and return terms, and confirm payment-protection arrangements. Contact details should be validated through an independently sourced Pegadaian channel, and any promotional offer should be checked against the applicable terms and dates.

EVIDENCE

- The homepage provides product simulations, promotions, branch-location information, and customer-support channels that can be compared with independently sourced institutional records.
- The site includes a contact form and simulation forms, providing specific interaction points for checking the applicable service terms before submission.
- The homepage displays promotional offers with stated validity periods, creating a concrete basis for confirming current eligibility and conditions.

Summary Verdict

The overall posture is **high trust and low risk**, with the evidence consistent with an established, apparently legitimate financial-services website and no observed scam, phishing, or impersonation contradiction. The classification remains qualified because the real-world operator identity has not been independently verified.

Infrastructure Integrity

The website is protected by Cloudflare's CDN/WAF, and the observed addresses are CDN edge infrastructure rather than a directly exposed origin. This reduces direct exposure of the hosting environment and is a mitigating security characteristic, but it is not independent proof of legitimacy.

Closing Assessment

Normal browsing and ordinary service evaluation are proportionate, while independent confirmation of the merchant identity, applicable terms, and payment protections should precede credential submission or financial transactions.

Written analysis generated 2026-08-11 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of pegadaian.co.id.

- The request stayed on pegadaian.co.id. It was not redirected to another domain. CLEAR
- Registration is published under PT Digital Registra Indonesia. CLEAR
- DNS for this domain is served by co.id, across 2 name servers. NOTED
- The registration is paid up to 2026-10-01. NOTED
- It is hosted on CLOUDFLARENET, from a server in US. NOTED

Domain intelligence

Registrar	PT Digital Registra Indonesia
Hosting	CLOUDFLARENET - Cloudflare, Inc., US
Country	US
Server IP	104.18.2.16
Name servers	ns1.pegadaian.co.id, ns3.pegadaian.co.id
SSL issuer	DigiCert Global G2 TLS RSA SHA256 2020 CA1
SSL expiry	2027-01-31
Domain age	29.94 years (continuous registration)
Domain expiry	2026-10-01
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about pegadaian.co.id at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/pegadaian.co.id> · assessed 2026-08-11