

## Policy of Consumer and Community Protection

PT Bank CTBC Indonesia continues to strive to protect the interests of consumer and community based on regulatory provisions regarding :

- Consumer and Community Protection in the Financial Services Sector.
- Consumer Complaints Services in the Financial Services Sector.
- Guidelines for the Implementation of Consumer Complaints Services in the Financial Services Sector.
- The Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority.
- Bank Indonesia Consumer Protection
- Procedures for Implementing Bank Indonesia Consumer Protection.

PT Bank CTBC Indonesia consistently continues to maintain the quality of consumer and community complaint resolution. This is reflected in the level of resolution of consumer and community complaints according to the stipulated resolution time.

## Complaints Handling in 2023

In accordance on OJK provisions regarding the Guidelines for Implementing of Consumer Complaint Services in the Financial Services Sector, Bank CTBC Indonesia is required to publish complaints handling received by the Bank at least 1 (one) time a year, as in the table below:

Types of Financial Transactions	Completed		On Process		Not Completed		Total of Complaints
	Total	%	Total	%	Total	%	
Saving	1	100%	-	0%	-	0%	1
Unsecured Loan	130	98%	2	2%	-	0%	132
Working Capital	3	100%	-	0%	-	0%	3
ATM/Kartu Debit ATM/Debit Card	31	100%	-	0%	-	0%	31
Electronic Banking	62	100%	-	0%	-	0%	62
Remittance	1	100%	-	0%	-	0%	1
<b>Total</b>	<b>228</b>	<b>100%</b>	<b>2</b>	<b>2%</b>	<b>-</b>	<b>0%</b>	<b>230</b>