

Policy of Consumer/Customer Protection

PT Bank CTBC Indonesia continues to strive to protect the interests of consumer/customer and provide the best in fulfilling:

- **PBI No.22/20/PBI/2020** about concerning Bank Indonesia Consumer Protection
- **POJK No. 1/POJK.07/2013** about Consumer Protection in the Financial Services Sector
- **POJK No. 18/POJK.07/2018** about Consumer Complaints Services in the Financial Services Sector
- **SEOJK No. 17/SEOJK.07/2018** about Guidelines for the Implementation of Consumer Complaints Services in the Financial Services Sector.
- **POJK Regulation No. 31/POJK.07/2020** concerning the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority.
- **PADG No. 23/17/PADG/2021** about Procedures for Implementing Bank Indonesia Consumer Protection

PT Bank CTBC Indonesia consistently continues to maintain the quality of consumer/customer complaint resolution. This is reflected in the level of settlement of customer complaints in accordance with the service level agreement.

Complaints Handling in 2021

Based on the OJK Circular (SEOJK) No. 17 / SEOJK.07 / 2018 about Guidelines for the Implementation of Consumer Complaints in the Financial Services Sector, Bank is required to publish complaints handling that is received by the Bank at least 1 (one) time, as the table below:

Types of Financial Transactions	Completed		On Process		Not Completed		Total of Complaints
	Total	%	Total	%	Total	%	
Saving	3	100%	-	0%	-	0%	3
Unsecured Loan	46	100%	-	0%	-	0%	46
Working Capital	7	88%	1	13%	-	0%	8
ATM/Kartu Debit ATM/Debit Card	34	97%	1	3%	-	0%	35
Electronic Banking	18	100%	-	0%	-	0%	18
Others	1	100%	-	0%	-	0%	1
Total	109	100%	2	15%	-	0%	111