

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 2024

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 | 199 | 100% | 1 | 1% | - | 0% | 200 |
| Working Capital | 4 | 100% | - | 0% | - | 0% | 4 |
| ATM/Kartu Debit ATM/Debit Card | 25 | 100% | - | 0% | - | 0% | 25 |
| Electronic Banking | 35 | 100% | - | 0% | - | 0% | 35 |
| E-Wallet | 1 | 100% | - | 0% | - | 0% | 1 |
| Total | 265 | 100% | 1 | 1% | - | 0% | 266 |