

Policy of Customer Protection

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

- **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.

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

Complaints Handling in 2019

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	%	
Current Account	16	100%	-	0%	-	0%	16
Saving	20	100%	-	0%	-	0%	20
Deposito	1	100%	-	0%	-	0%	1
Unsecured Loans	10	100%	-	0%	-	0%	10
House / Apartment Ownership Loans / Financing	2	100%	-	0%	-	0%	2
IOW Financing	2	100%	-	0%	-	0%	2
ATM/ATM Debit Card/Debit Card	83	100%	-	0%	-	0%	83
RTGS	1	100%	-	0%	-	0%	1
Electronic Banking	21	100%	-	0%	-	0%	21
Remittance	2	100%	-	0%	-	0%	2
Bancassurance	1	100%	-	0%	-	0%	1
Total	159	100%	-	0%	-	0%	159