

Policy of Consumer and Community Protection

PT Bank CTBC Indonesia continues to protect the interests of consumer and community based on regulatory provisions including those concerning :

- 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.

Complaints Handling in 2025

In accordance on OJK provisions regarding the Guidelines for Implementing of Consumer Complaint Services in the Financial Services Sector, Bank CTBC Indonesia discloses information on the handling of complaints received by the Bank at least once a year, as presented in 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	281	96%	12	4%	-	0%	293
Working Capital	1	100%	-	0%	-	0%	1
ATM/Kartu Debit ATM/Debit Card	19	100%	-	0%	-	0%	19
Electronic Banking	22	100%	-	0%	-	0%	22
Remittance	2	100%	-	0%	-	0%	2
Other Payment System	1	100%	-	0%	-	0%	1
Time Deposit	2	100%	-	0%	-	0%	2
Total	331	97%	12	3%	-	0%	343