

Complaint Handling Management

PT Bank BTPN Tbk is licensed and supervised by the Financial Services Authority (OJK), Bank Indonesia (BI) and member of the Indonesia Deposit Insurance Corporation (LPS).

www.btpn.com

Definition of Complaint

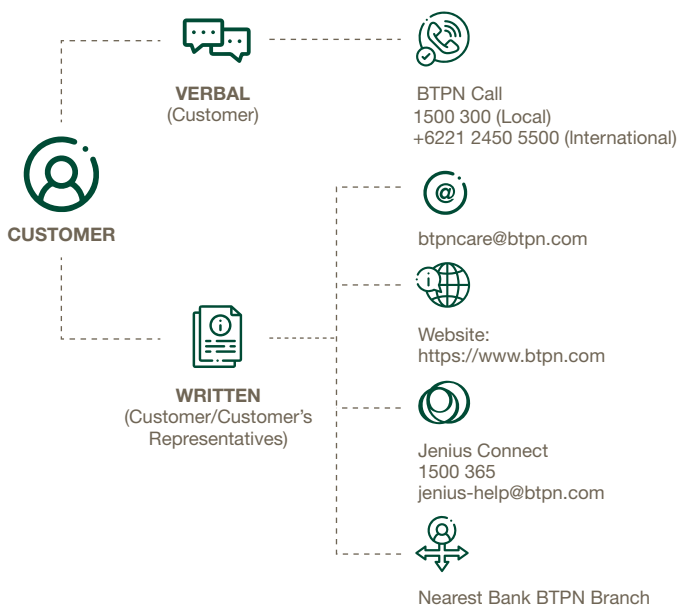
Complaint is an expression of Customer Dissatisfaction which causes by financial loss and/or potential financial loss, reasonable and has direct impact to Customer, because the Bank cannot fulfilled its agreement and/or financial transaction document which had been agreed upon.

Parties that Can Submit Complaint*)**)

1. Customer who place their funds and/or utilize the service available at Bank BTPN
2. Customer's Representative whom acting for and on behalf of Customer based on special power of attorney

*) Submission of Complaint through Customer's Representatives must follow the applicable procedure
 **) Customer Complaint Service is free of charge.

Procedure for submitting Complaints by Customer or Customer's Representatives

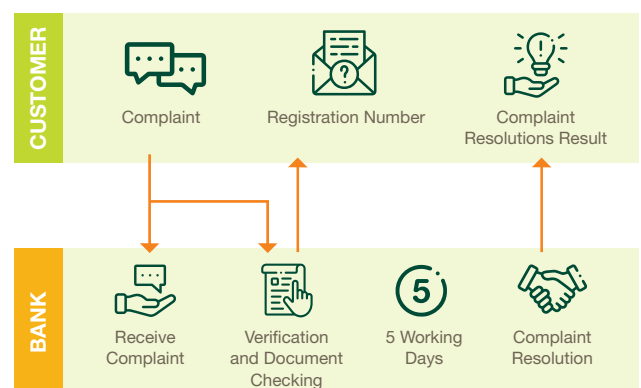


Procedures for submitting and resolving Complaints

1. Complaint Submission in Verbal

- Bank BTPN shall follow up and perform resolution upon verbal complaint no later than 5 (five) working days since the complaint received by Bank BTPN.
- In the condition where Bank BTPN requires supporting document related to verbal complaint submitted by Customer and/or Customer's Representative, Bank BTPN will ask Customer and/or Customer's Representative to submit the complaint in writing and attach the necessary supporting documents.
- Bank BTPN will verify the complaint and ensure the accuracy of information regarding the Customer and/or Customer's Representative.
- Bank BTPN will check the completeness of document submitted by Customer and/or Customer's Representatives.

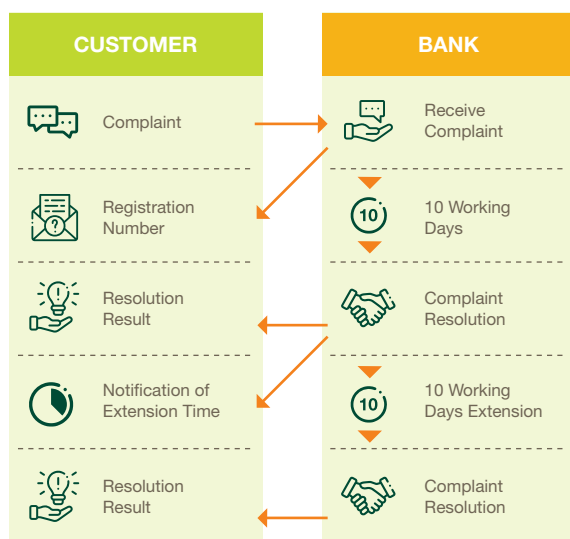
Verbal Complaint Process Flow



2. Complaint Submission in Writing

- Written complaint shall be resolved no later than 10 (ten) working days since complete documentations received by Bank BTPN. For certain conditions, complaint resolutions time can be extended within maximum period of 10 (ten) working days.
- Bank BTPN may extend the Complaint resolution time, due to:
 - a. The branch that receives the complaint is different with the branch where the problem occurred, and there are communication problem between the two branches**
 - b. Complaint submitted by Customer and/or Customer's Representatives require special examination againsts Bank's documents; and/or**
 - c. There are other things beyond the Bank control, such as third parties involvement in financial transaction conducted by Customer**
- The extention of complaint resolution time shall be notified to Customer and/or Customer's Representatives in writing before the period of 10 (ten) working days ends.

Written Complaint Process Flow



Supporting Documents that Need to be Prepared by Customer

- Identity of Customer and/or Customer's Representatives.
- Special Power of Attorney Letter from Customer to Customer's Representatives, if the complaint is not submitted by Customer itself.
- **Account number information.**
- Types and date of financial transactions, and complaint description.

Proof of complaint receipts provided to Customer and/or Customer's Representatives are as follow:

- Complaint registration number.
- Date of complaint received.
- Complaint handling contact channel information that can be reached by Customer and/or
- Customer's Representative.

The bank can refuse to handle a complaint if:

- Customer and/or Customer's Representative does not complete the required documents according to the predetermined time period
- The referred complaint had been resolved previously by Bank BTPN in accordance to Financial Service Authority regulation
- The referred complaint does not related to financial loss and/or potential financial loss, reasonable and does not have direct impact to the Customer as stipulated in the agreement and/of financial transaction document: and/or
- The referred complaint does not related to utilization of products and/or services issued by Bank BTPN (except for utilization products and/or services issued in collaboration with Bank BTPN); and/or
- The referred complaint is still being process or has been decided by judicial institution in civilly.

Dispute Mechanism in the Financial Sector

- In the condition where the Customer and/or Customer's Representative disagree with the complaint resolution provided by Bank BTPN, the Bank is required to inform that alternative dispute resolution can be performed through Court or outside Court.
- Dispute resolution outside of Court can be perform through The Financial Services Sector
- Alternative Dispute Resolution Institution (LAPS SJK) listed in the Financial Service Authority.

Customer Complaint Channels:



BTPN Call 1500 300 atau +62212450 5500 (Internasional)



Website: <https://www.btpn.com>



btpncare@btpn.com



Jenius Connect 1500 365 / jenius-help@btpn.com



Nearest Bank BTPN Branch



AAPK OJK