

Consumer Protection Policy

Statement

This document is the “Consumer Protection Policy” of PT Bank Central Asia, Tbk, which is drafted in accordance with the company business processes and refers to relevant regulations and standards concerning customer protection. This policy encompasses BCA's commitment to provide protection to consumers. The implementation of this Consumer Protection policy will be carried out gradually, effectively, and efficiently in accordance with the availability of resources, needs, and the level of urgency of each aspect listed in this policy.

Introduction

PT Bank Central Asia Tbk (BCA), hereinafter referred to as “Bank BCA”, offers a variety of banking solutions that address the financial needs of customers in an extensive scope, both personal and business customers. In addition, Bank BCA has set its commitment as a socially responsible company and runs a sustainable business.

In maintaining a sustainable business, Bank BCA is aware of the importance of protecting BCA consumers. This is in line with the Regulations of the Members of the Board of Governors (PADG) and the Regulations of the Financial Services Authority (POJK). Moreover, Bank BCA Consumer Protection Policy is based on consumer protection principles which are as follows:

- Equality and equitable treatment
- Disclosure and transparency
- Education and literacy
- Responsible business conduct
- Protection of consumer assets against misuse
- Protection of consumer data and/or information
- Effective handling and resolution of complaints

Reference

References used in the drafting of the Bank BCA Consumer Protection Policy include:

- POJK No.: 6/POJK.07/2022 dated 14-04-22 concerning Consumer and Community Protection in the Financial Services Sector.
- PADG No.: 23/17/PADG/2021 dated 09-09-21 concerning Procedures for Implementation of Consumer Protection for Indonesian Bank.
- PBI No.: 22/20/PBI/2020 dated 22-12-20 concerning Consumer Protection of Indonesian Bank.
- POJK No.: 18/POJK.07/2018 dated 10-09-18 concerning Consumer Complaint Services in the Financial Services Sector.
- POJK No.: 76/POJK.07/2016 dated 23-12-16 concerning Enhancement of Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Community.
- SEOJK No.: 17/SEOJK.07/2018 dated 06-12-18 concerning Guidelines for the Implementation of Consumer Complaint Services in the Financial Services Sector.
- SEOJK No.: 30/SEOJK.07/2017 dated 20-06-17 concerning Implementation of Activities to Improve Financial Literacy in the Financial Services Sector.

- SEOJK No.: 13/SEOJK.07/2014 dated 20-08-14 concerning Standard Agreement.
- SEOJK No.: 12/SEOJK.07/2014 dated 24-07-14 concerning Communication of Information in the Context of Marketing of Financial Services and/or Products.

Scope and Context of Consumer Protection

The scope and context of Bank BCA consumer protection is in accordance with the scope of its business operations in the financial services industry. This Consumer Protection Policy covers protection for consumers who utilize products and/services from PUJK/Providers that carry out payment systems, fund-raising business activities, fund distribution, fund management, and/or other business activities in the financial services sector which are regulated and supervised by the OJK (Financial Services Authority)/Bank Indonesia. The issuance of this policy is a form of Bank BCA's primary commitment in maintaining customer trust.

The focus of Bank BCA in developing products/activities related to the implementation of consumer protection are as follows:

- Design of products and/or services
- Provision of product and/or service information
- Communication of product and/or service information
- Marketing of products and/or services
- Drafting of agreements regarding products and/or services
- Provision of services for the use of products and/or services
- Handling of complaints and resolution of disputes over products and/or services

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1. Communication of Information in the Context of Marketing

Bank BCA is obliged to provide information related to products and/or services that are accurate, current, actual, clear, not misleading, and in accordance with applicable ethics and principles. In every product and/or service offer or promotion, Bank BCA is required to include and/or mention:

- The name and/or logo of BCA.
- A statement that Bank BCA is licensed and supervised by OJK with no inclusion of the OJK logo.

In the event that the sale of products and/or services can only be carried out by an individual registered with the OJK, the offer or promotion must include a statement stating that the individual is licensed and supervised by the OJK.

2. Consumer Literacy Education

Bank BCA is committed to educating consumers to improve consumer and/or public literacy with the focus on providing information on the basic features of products and/or services including providing knowledge and skills related to risks, benefits, and costs. The implementation of education will also be reported in accordance with the procedures for education reporting at BCA.

3. Drafting of Standard Agreement

In the process of extensive offering of products and/or services to consumers, Bank BCA is to draft a standard agreement, namely a written agreement that is unilaterally determined by the bank and contains standard clauses regarding the content, form, and method of manufacture, that is used to offer

products and/or services to consumers. Drafting of standard agreement is carried out with the principles of balance, justice, and fairness.

4. Confidentiality of Consumer Data and Information

Bank BCA is prohibited from providing personal data and/or information regarding consumers except with the written consent of the consumer and/or when required by laws and regulations.

5. Complaint Service and Resolution

The service and resolution of consumer complaints at Bank BCA is followed up in accordance with the current provisions for handling complaints, with the following provisions.

- Follow up and resolve complaints within a period of time in accordance with the provisions for handling complaints by BCA.
- Communicate the mechanism for complaint handling and resolution to consumers using language that is easy to understand and provide opportunities for consumers to explain the content of the complaint.
- Provide information on the status of consumer complaints, including by telephone, email, letter, website, or other means of communication.
- If the complaint cannot be resolved/there is no agreement, then the resolution of the complaint can be done through a court or dispute resolution alternative institution (according to the list from OJK).

6. Prohibition for the Bank

Prohibition concerning consumer protection includes:

- Perform any discriminatory treatment.
- Provide data and/or information about consumers to third parties, unless in the case that the consumers give written consent and/or it is required by laws and regulations.
- Implement marketing strategies that harm consumers by taking advantage of the condition of consumers who have no other choices in making decisions.
- Offer products and/or services through personal means of communication without consumer consent (consent can be given either orally or in writing).
- Misuse consumer conditions and include exoneration/exemption clauses in product and/or service agreements.
- Charge for service and resolution of complaints.

Monitoring and Evaluation

1. Monitoring

OJK and Bank Indonesia are the institutions that oversee Bank BCA in its consumer protection. Bank BCA is required to provide data and/or information requested at any time in accordance with the need for monitoring.

2. Internal Control System

Bank BCA implements internal controls related to consumer protection to ensure that the implementation is carried out in accordance with applicable regulations. Monitoring and reporting on the follow-up to consumer complaints are carried out by the Halo BCA Support Office.

3. The Responsible Party for the Implementation of Consumer Protection Provisions

Bank BCA, through the relevant Work Unit, is to generate a self-assessment report on the fulfillment of the provisions of Consumer Protection which is submitted to OJK annually.

4. Responsibilities of the Board of Directors and the Board of Commissioners
The Board of Directors is responsible for implementing consumer protection and the Board of Commissioners is required to supervise the implementation of the Board of Directors' responsibilities for the implementation of consumer protection provisions.
5. Sanction
Bank BCA acknowledges that violations of consumer protection are subject to administrative sanctions by the Authority.

Closing

Further information regarding the Consumer Protection Policy and its implementation can be obtained through the Sub-Division of Environment Sustainability Governance (ESG) in the Division of Corporate Secretaries (DCS).

In any case of violation or potential violation in the implementation of this policy, the parties can report it through the BCA whistleblowing system (<https://www.bca.co.id/en/tentang-bca/tata-kelola/whistleblowing-system>).