

Consumer Data and Privacy Protection Policy

Statement

This document represents the 'Consumer Data and Privacy Protection Policy' of PT Bank Central Asia, Tbk, which is drafted in accordance with the company's business processes and in compliance with relevant regulations and standards related to data and consumer privacy protection. This policy represents the strong commitment of PT Bank Central Asia Tbk to implement principles of data and/or personal information protection, ensuring security and safeguarding consumers' rights to protection of their data and privacy on the entire bank operation.

Introduction

PT Bank Central Asia Tbk, hereinafter referred to as "Bank BCA" has established its commitment as a socially responsible company which conduct sustainable business operations. In carrying out sustainable business practices, Bank BCA respects the privacy of all customers/consumers, ensuring responsible handling of every data and/or personal information.

References

The references used in the drafting of this Data and Privacy Protection Policy include:

- Law Number 27 of 2022 dated 17-10-2022 concerning Personal Data Protection;
- Financial Services Authority Regulation No. 22 of 2023 dated 22-12-2023 on Consumer and Community Protection in the Financial Services Sector
- Financial Services Authority Regulation No. 12/POJK.03/2021 dated 30-07-2021 concerning Commercial Banks
- Decree of PT Bank Central Asia Tbk Number 156/SK/DIR/2024 dated 26-09-2024 regarding Consumer Protection Policy

Data and Information

Personal Data refers to data about individuals/entities that are identified or can be identified, either alone or in combination with other information, directly or indirectly, through electronic or non-electronic systems.

Information includes descriptions, statements, ideas, and signs that carry value, meaning, and messages, which includes data, facts, and explanations that can be seen, heard, and read, presented in various packaging and formats in line with the development of electronic or non-electronic information and communication technology.

Data and/or Information Protection

Protection of consumer's privacy in all cooperation process by ensuring the confidentiality and security of consumer data and/or information. This includes protection from misuse of consumer financial assets that are managed by Bank BCA.

Designated Department for Data and Privacy Protection

The coordinator responsible for the protection of consumer data and/or information is the Data Protection Officer (DPO) from the Risk Management Division at BCA, who ensures compliance with data protection principles and mitigates the risk of personal data breaches.

The DPO's role includes monitoring and ensuring compliance with regulations, managing risks, and coordinating issues related to personal data processing. Additionally, the DPO provides guidance, raises awareness, and ensures that relevant units comply with data security standards. The DPO also evaluates the impact of proposed products, technologies, and activities on personal data processing, and reviews policies and procedures to ensure the adequate protection of personal data.

Considerations for Data and Privacy Protection

Aspects to consider when protecting consumer data and privacy:

- Any type of sharing of consumer data and/or information must be accompanied with written or recorded consent from the consumer.
- Provision/sharing of consumer data and/or information is provided based on clear objectives and needs that has been agreed upon in the cooperation document between Bank BCA and BCA partners.
- Consumer data and/or information can no longer be used if the cooperation process ends, cooperation submission is rejected, or if the customer withdraws their consent.
- Protection of consumer data and/or information in all cooperation between Bank BCA and BCA Partners must comply with the Personal Data Protection Law.

Sharing of Data and/or Information

Sharing of consumer data and/or information that has received approval from the consumer can be provided selectively by taking into account the risk analysis results from the Risk Management working unit and the results of legal analysis, while adhering to applicable consumer protection provisions.

Closing

Further information regarding consumer Data and Privacy Protection can be obtained through the Environment Sustainability Governance (ESG) Group.

In case of any violations or potential violations in the implementation of this policy, related party may report through BCA's whistleblowing system (<https://www.bca.co.id/en/tentang-bca/tata-kelola/whistleblowing-system>).