

Policy on the Implementation of Financial Literacy and Inclusion Initiatives

Statement

This document provides a summary of PT Bank Central Asia Tbk's ("BCA") Policy on the Implementation of Financial Literacy and Inclusion Initiatives, developed in alignment with the Company's business processes and in reference to applicable regulations and standards concerning financial inclusion. This policy serves as a key commitment by BCA to promote financial inclusion through increasing public knowledge, understanding, accessibility, and outreach of financial products and/or services tailored to the needs and capabilities of customers and communities.

Introduction

PT Bank Central Asia Tbk ("BCA") is committed to being a responsible corporate entity and to operating a sustainable business. As part of its sustainability journey, BCA is committed to advancing inclusive and equitable access to financial services for all segments of society, including underserved and vulnerable groups. These efforts are carried out responsibly and sustainably to foster economic empowerment, improve societal welfare, and enhance socio-economic resilience. BCA is committed to fair and non-discriminatory treatment of all customers regardless of race, social group, ethnicity, economic status, or religion.

References

This policy refers to the following regulations and internal guidelines:

- Financial Services Authority (OJK) Regulation No. 5 of 2016 on Bank Business Plans
- OJK Circular Letter No. 12 of 2021 on Commercial Bank Business Plans
- OJK Regulation No. 3 of 2023 on Enhancing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and the Public
- OJK Regulation No. 22 of 2023 on Consumer and Public Protection in the Financial Services Sector
- Internal Guidelines on Financial Literacy and Inclusion Implementation
- Internal Guidelines on Consumer Protection
- Internal Guidelines on Corporate Governance

Scope and Context

BCA's Financial Literacy and Inclusion Policy aims to promote equitable access to financial services for all societal segments, including vulnerable groups, persons with disabilities, and micro and small enterprises. Financial inclusion is regarded as an integral part of BCA's social responsibility and sustainability principles, and serves as the foundation for the development of financial products, services, and literacy strategies. This policy also acts as a guide for implementing programs that contribute to achieving national financial inclusion targets. It is applicable to all of BCA's operational activities—directly or indirectly—related to expanding responsible access to financial services.

Financial Inclusion Policy

1. Expanding Financial Services for Underserved Groups

BCA is committed to increasing the reach of financial institutions, products, and services to underserved groups, including people with disabilities, through planned, measurable, and targeted innovations tailored to the specific needs and preferences of these groups. Key initiatives include:

- Service innovations for customers with disabilities : Voice-assisted ATMs for the people with visually impaired and ‘Hear Me’ application for Indonesian Sign Language interpretation, providing access to communication and information for the deaf community at selected MyBCA Stores
- Kredit Usaha Rakyat (KUR): A government-subsidized financing program for micro-businesses that do not meet standard bankability criteria. Through KUR procedures, BCA helps prevent excessive indebtedness among micro-entrepreneurs.
- Financial literacy programs and non-financial support to promote financial wellness through digital and financial capability training for underserved groups including youth, low-income communities, and people living in remote areas.

2. Enhancing Service Delivery Capabilities

BCA employs the SMART SOLUTION framework as the foundation for delivering services to all customers, including those with various disabilities, ensuring equality and mutual respect. This framework is embedded in mandatory training modules for all customer-facing employees. Continuous training is provided to ensure high-quality and respectful service and sales practices that reflect principles of equity for all customers.

3. Customer Complaint Channels

To ensure accessibility for all customers, BCA provides multiple customer complaint channels tailored to their needs and conditions:

- Nearest BCA branch offices
- Halo BCA at 1500888
- Halo BCA mobile application
- Email: halobca@bca.co.id
- Chat via BCA’s official WhatsApp number: 0811-1500-998
- BCA official social media (Instagram and X: @GoodlifeBCA)
- Postal mail

Reporting and Oversight

The implementation of financial literacy and inclusion initiatives is a shared responsibility, reported to and monitored by the Board of Directors and supervised by the Board of Commissioners. Periodically, BCA prepares an Activity Plan Report and a Realization Report on financial inclusion activities, submitted to the Financial Services Authority (OJK) alongside the Bank’s Business Plan (RBB), following approval from the Board of Directors.

Closing

Further information regarding the Policy on the Implementation of Financial Literacy and Inclusion Initiatives is available through the Environment, Social, and Governance (ESG) Subdivision.