

Fair Advertising & Marketing Policy

Statement

This document outlines the advertising, marketing, and communication practices of PT Bank Central Asia Tbk (BCA). It presents BCA's commitments, guiding principles, and the roles of supporting units in ensuring ethical, transparent, and accountable communication. The policy reflects BCA's alignment with applicable regulations, consumer protection principles, good corporate governance, and sustainability standards.

Introduction

PT Bank Central Asia Tbk, hereinafter referred to as "BCA", recognizes the importance of delivering accurate, clear, and honest information regarding its products and services. Communications must transparently outline benefits, costs, and potential risks to enable customers to make well-informed decisions. These practices reinforce BCA's commitment to consumer protection by avoiding misleading claims and minimizing misinterpretation between the Bank and its customers.

References

This document refers to the following:

- Financial Services Authority Regulation No. 6/POJK.07/2022 on Customer and Community Protection in the Financial Services Sector
- Circular Letter of the Financial Services Authority No. 12/SEOJK.07/2014 on the Provision of Information in Marketing Financial Services Products and/or Services
- Financial Services Authority Advertising Guidelines
- BCA Consumer Protection Policy
- BCA Policy on Product Information Transparency and Use of Customer Personal Data

Scope

This document covers all marketing communications for BCA's products and services across the organization. It applies to all business units, particularly those involved in marketing and promotional activities.

Definitions used within this document include:

1. BCA products: Banking and financial services provided by BCA, including third-party products marketed by the Bank.
2. Customer: Individuals using BCA's services, including non-account holders utilizing transaction services (e.g., walk-in customers).
3. Information: Descriptive content concerning BCA's products and/or services.
4. Advertisements: Communications intended to promote BCA's products or services.

Fair Marketing and Advertising Commitments

BCA is committed to conducting all marketing and advertising activities in compliance with prevailing regulations and good corporate governance. Communications must prioritize transparency, integrity, consumer protection, and compliance with financial sector standards.

- **Principles of Information Disclosure**

All product and service information must be accurate, honest, and clear, enabling customers to make informed choices.

1. Accuracy and Transparency of Information

All marketing materials must contain verifiable and accountable information.

a) **Superlatives**

To maintain the trust of customers and stakeholders, marketing communication that uses superlatives such as "most," "number one," "only," "top," must be supported by credible evidence or references.

b) **Past Performance and Projections**

When advertisements refer to past performance, a disclaimer must clarify that such performance does not guarantee future results. Any performance projections must be relevant, based on sound methodologies, and include disclaimers to manage expectations.

c) **Use of Research Data**

Research data must not be processed or manipulated in a way that misleads customers and/or the public. The data source must be credible and clearly cited.

2. Honesty and Transparency

Marketing communications must present complete and substantiated information about product benefits, costs, and risks. These details must be conveyed during promotions, upon agreement initiation, and when updates occur while the customer is using the product or service. All information must be substantiated and supported by documentation.

3. Language Clarity

a) **Easy-to-understand language**

Communications must use language that is easily understood by customers and/or the public, adhering to the Enhanced Indonesian Spelling System (EYD) and the Indonesian Dictionary (KBBI).

b) **Completeness of Information and Inclusion of Link**

All applicable terms and conditions must be disclosed. Customers must be able to access complete product details—including benefits, costs, risks, and conditions—before making a decision.

c) **Regulatory Statement**

In all direct and indirect advertisements, the phrase “Registered and supervised by the Financial Services Authority” must be displayed in a horizontal format with contrasting background colors.

d) **Use of Asterisks (*)**

Asterisks must not mislead consumers about the nature or availability of a product, service, or benefit. They may only direct consumers to further information, with clear references provided.

e) **Refund Promises**

If an advertisement promises a refund for a product or service, the terms must be clearly and completely stated, including applicable conditions and refund validity periods.

f) Prize Availability

Advertisements involving prizes must not use vague terms like “while supplies last.” Instead, advertisements must specify participation conditions, prize types and quantities, drawing dates, and methods of prize distribution.

4. Non-Misleading Information

a) Use of The Word “Free”

Use of the word “Free” must be avoided if customers are still required to pay fees or expend effort to obtain the product or service

b) Use of Exaggerated Words

Exaggerated terms like “safe” or “risk-free” must not be used if they could mislead customers.

c) Customer Testimonials and Recommendations

- Testimonials and recommendations are only provided on behalf of:
 - 1) individuals who do not represent institutions, groups, classes, or the wider community; and
 - 2) Individuals representing legal entities.
- Customer testimonies must be proven by a written statement signed by the customer that includes the identity and address of the person giving the testimony.
- Advertisements containing customer testimonials or information from famous figures, celebrities, or media commentators must convey true experiences honestly and reasonably.

d) Processes that comply with procedures and offers that are not misleading

- Advertisements promising fast or instant processes must adhere to applicable standard provisions and procedures.
- Advertisements offering products and/or services with certain stand-alone benefits must clearly state that these benefits cannot be taken simultaneously.

e) Healthy Competition

- BCA does not denigrate or harass other products, services, industries, or parties, either implicitly or explicitly.
- BCA does not imitate or plagiarize the advertising of competing products, including icons, distinctive attributes, storyline, message pronunciation, message writing, song tone, or anything else that creates the same impression.

f) Use of Terms

Advertisements must not use terms that do not align with industry standards.

• **Product/Service Offering Principles**

a) Summary Information

When preparing summary information on BCA products in any form, whether in documents or published in print media, on websites, or in other electronic media, the following matters must be observed:

1. The information must be clear and written in a language that is easily understood.
2. If BCA lists the advantages of its products compared to those of other institutions, it must provide evidence or sources that can be accounted for.

3. If BCA promises something to customers in exchange for using its products and/or services, it must clearly state the applicable terms and conditions.

b) Consideration for Customer Suitability

When offering BCA products, BCA must consider the following:

1. Offers must consider customer needs and capacity.
2. Direct offers must be based on prior consent.
3. BCA may not impose bundled product purchases or restrict customers from choosing alternate providers.
4. Automatic facilities that result in additional costs for customers are not allowed without written consent from customers.

- **BCA Information Services**

In accordance with the provisions, BCA provides information on its products and services through various communication and information delivery means, including:

- BCA's official website and social media accounts, which provide complete and up-to-date information on all BCA products, services, and programs.
- Leaflets and brochures at each BCA branch office throughout Indonesia that contain information on bank products to facilitate customer understanding.
- BCA branch offices that provide product and service information and solutions for customers.

- **Use of Customers Personal Data**

Any use of customer personal data for commercial purposes must be transparent and based on written customer consent or legal requirements. BCA's Privacy Notice offers further details: (<https://www.bca.co.id/en/informasi/Kebijakan>).

Oversight Mechanism

At BCA, all advertising and marketing initiatives are guided by a strong commitment to transparency and openness in communicating product and service information. These efforts align with applicable regulations, industry best practices, and BCA's internal policies, and reflect the strategic direction set by the Board of Directors.

The Business Development and Transaction Banking Marketing Division oversees the development, review, and approval of all marketing communication materials. This includes evaluating design elements, ensuring alignment with BCA's brand identity, and verifying compliance with ethical standards and consumer protection regulations in the financial sector.

To ensure quality and effectiveness, BCA's marketing communications team continuously monitors the performance of campaigns. This includes oversight of activities executed through third parties or digital platforms, with a focus on maintaining consistent communication standards. Customer feedback and market analysis are actively used to assess the real impact of each initiative.

BCA also regularly reviews all marketing channels and content, both internal and through external collaborations, to adapt strategies in response to evolving internal and external conditions. These insights drive improvements that enhance customer experience and reinforce consumer protection.

Marketing expenditures are subject to a structured, multi-tiered approval process, ranging from the relevant division heads and ultimately the Board of Directors. This ensures that every marketing and advertising budget aligns with BCA's strategic objectives and governance framework.

Capacity Building

BCA provides training to help employees understand the provisions of Customer Protection, including the ethics and communication procedures related to BCA's financial products and/or services. Each unit with core functions related to advertising and marketing is developed to have the capacity for responsible advertising and marketing, based on internal guidelines and applicable regulations. Training may include workshops, e-learning, or internal divisional training.

Beyond employee training, BCA also promotes financial education for customers and the broader public. Educational initiatives are planned, measurable, and ongoing, aiming to improve understanding of BCA's products and services. These efforts cover key topics such as customer rights and responsibilities, product features (including fees, benefits, risks, and usage procedures), terms and conditions, and complaint-handling mechanisms.

Closing

For more information regarding BCA's marketing communication and advertising policy, please contact the Environmental, Social, and Governance (ESG) Subdivision via email at esg_group@bca.co.id.