



Wilson

Sr. IT Analyst Customer Touchpoint Solution

“Previously, many customers spent a long time waiting in queues to do their transactions at the branches. Now, they don’t need to come or queue anymore, but just use their gadgets. BCA has improved many digital services, including digital Customer Service, HaloBCA Chat (via Whatsapp), and BCA Virtual-assistant chat (via Line, FBM, GoogleAssistant) called Vira. All of BCA’s services are created to serve all generations ”.

WHISTLEBLOWING SYSTEM [102-17, FN-CB-510a.2]

BCA operates a whistleblowing system to support transparency and to detect and prevent fraud as early as possible. Internal and external parties can report frauds or violations committed by any perpetrators within the bank.

Whistleblowers don’t need to worry, as the company guarantees the confidentiality of data and protects the whistleblower’s identity. Whistleblowers can submit complaints through the bca.co.id website, and their reports will automatically be received by the whistleblowing system manager. Reports that have been validated by the whistleblowing system manager as reports that meet the criteria will be forwarded to the Anti Fraud Bureau for follow-up.

Complaints - Whistleblowing System

Year	Status	Total	Explanation
2020	In progress (Open)	4	Still in process
	Finished (Closed)	18	No complaints had to be resolved through legal channels and 18 complaints were resolved internally. All reports did not meet the criteria.
2019	In progress (Open)	0	No complaints had to go through legal channels, and 15 complaints were resolved internally.
	Finished (Closed)	15	One complaint resulted in sanctions (SP1), and one case in the process of imposing sanctions, and other reports received did not meet the criteria *).
2018	In progress (Open)	0	No complaints had to go through legal channels, and 23 complaints were resolved internally.
	Finished (Closed)	23	Two complaints resulted in termination of employment, while other reports received did not meet the criteria *).

*) Incomplete data/informational only/customer complaints.