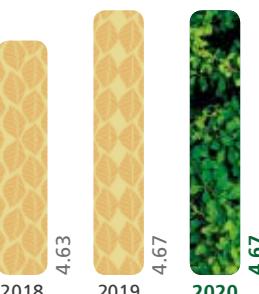


Customer Satisfaction Index (scale 5)

Branch Service Quality (BSQ) Survey Results



Customer Engagement (CE) Survey Results



Positive and Negative Impact Arising from Sustainable Finance Products and/or Services

To maintain the quality of its banking services and to deliver banking with an ESG perspective, BCA evaluates the positive and negative impacts of all products and/or services prior to launch. The evaluations and assessments also includes fund raising and distribution products.

For its funding products and/or services, BCA manages and mitigates any risks based on its predetermined risk appetite, including risks associated with the social and environmental aspects. Negative impact in its banking services could arise from the placement or use of funds from criminal acts, such as gambling, illegal arms trade and terrorism. BCA manages this risk by implementing an Anti Money Laundering and Counter-Terrorism Funding policy in the Bank's daily operations.

Banking products and services with a positive impact include lending to debtors in the renewable energy sector, environmentally friendly transportation, and MSMEs. By lending to the environmentally friendly sector, BCA indirectly supports businesses that pay attention to environmental preservation and contribute towards climate change mitigation.

Number of Complaints and Percentage Resolve

Number of Complaints

2020 **1,796 thousand**

2019
1,746 thousand

2018
1,501 thousand

Complaints resolved according to the SLA

2020 **1,784 thousand**

2019
1,735 thousand

2018
1,488 thousand

Percentage Resolved

2020 **99.3%**

2019
99.4%

2018
99.1%

Products with a positive impact on the social aspect include banking solutions that businesses use to empower marginalized communities, women's groups, and people with disabilities. The positive impact of Sustainable Finance products and/or services can also be felt by customers who use the ATM Wicara, and through the financial inclusion products intended for the unbankable people.

However, we have also identified products and/or services with a negative impact on social aspect, include lending to labor-intensive industries that have the risk of employing underage workers, paying wages below the minimum wage, or carry the risk of human rights violations. To avoid these risks, BCA enforces strict credit terms and mitigates risks by increasing its supervision and conducting surveys on business premises to ensure that potential risks do not occur.

Handling Customer Problems and Complaints

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BCA provides facilities for customers to report any problems or complaints through its communication services: contact center HaloBCA: 1500888, website www.bca.co.id, e-mail halobca@bca.co.id, Twitter @HaloBCA, video calls, video banking, webchat or Whatsapp.

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All problems or complaints received through HaloBCA must be resolved according to the service level agreement (SLA) with a different resolution time for each type of problem. This commitment helps improve service excellence and maintain superior performance.



INSPIRATION FOR SUSTAINABILITY CULTURE

For BCA, sustainability involves using all its potential through innovations to secure the present and the future for all generations. This responsibility forms the basis for the Bank's internal and external operational activities that pays due regard to natural preservation. Internally, all BCA personnel must work together to follow the corporate values, the culture of caring for the environment, and the achievement of efficiency targets. Externally, responsible financing must also form the basis of any process in extending credit to borrowers. It is hoped that this culture of sustainability is reflected in every behavior by BCA's agents of change, both towards their fellow BCA employees and the customers.

BCA created a Sustainability Awareness Month program as a campaign for the internal implementation of sustainability. The aim of this campaign is to increase awareness and educate its employees, as well as encourage and inspire sustainability. This campaign is run in a fun and entertaining way, and is supported by management and involves around 24,500 BCA employees. The campaign has 3 phases, namely Awareness (Informing and educating the BCA's employees about Sustainability, BCA's role & plan to achieve sustainability), Engagement (involving employees to discuss deeper topics through talk shows and activities), Retention (reminding employees about how to live sustainably and other support programs, and listen to feedback on new ideas and progress).

Fair Operations

In addition to providing equal opportunities for all segments of society to become customers, either as debtors or creditors, BCA also conducts fair operations for all employees. The fair treatment policy for all employees is contained in the Collective Labor Regulation (CLA) Chapter 4, article 5, article 29 paragraph 5, article 71 and article 72 that pertains to equality and fairness in performance appraisal, promotion and education policies, and freedom of association. For the promotion process, activities are carried out in a transparent, objective and fair manner, regardless of ethnicity, religion, race, class, and gender. BCA ensures that every employee has the same opportunities and chances for career development.

Fairness is also manifested by BCA through its policy of providing periodic wage/salary increases every year, the amount of which is based on a work performance assessment, the prevailing wage/salary scales, and the Company's ability. Likewise, equal opportunities are provided to its business partners, either as suppliers or vendors.

BCA also has consumer protection policies, which cover transparency, fair treatment, reliability, confidentiality and security of consumer data/information, as well as complaint handling and resolving consumer disputes in a simple, fast, and affordable manner.

Fair operations also covers anti-corruption enforcement in the workplace. Anti-corruption enforcement involves handling AML/PTF fairly based on legal channels, and reporting any findings to the PPATK. As well as internal performance, fair operations is also applied when working with business partners, whereby each business partner is obliged to sign a compliance letter containing statements to run their businesses fairly, to respect human rights, and to comply with regulations related to social aspects.