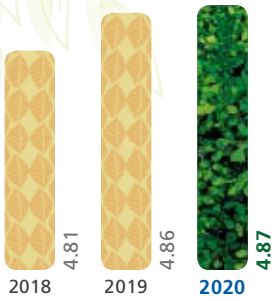
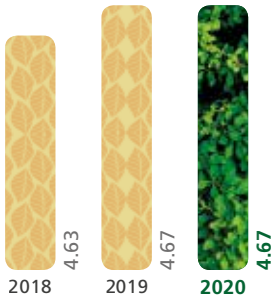
Customer Satisfaction Index (scale 5)

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.

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

> 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.

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.

Number of Complaints and Percentage Resolve

Number of Complaints

2020 **1,796** thousand

2019	2018
1,746 thousand	1,501 thousand

Complaints resolved according to the SLA

2020 **1,784** thousand

2019	2018
1,735 thousand	1,488 thousand

Percentage Resolved

2020 **99.3%**

2019	2018
99.4%	99.1%