



Complaint Handling Management

Definition of Complaint

Complaint with Dispute Indication is the expression of consumer dissatisfaction caused by the existence of material lossess and/or potential losses, reasonable and has direct impact to Consumers because the SMBC Indonesia does not fulfil agreements and/or product utilization documents and/or the agreed services.

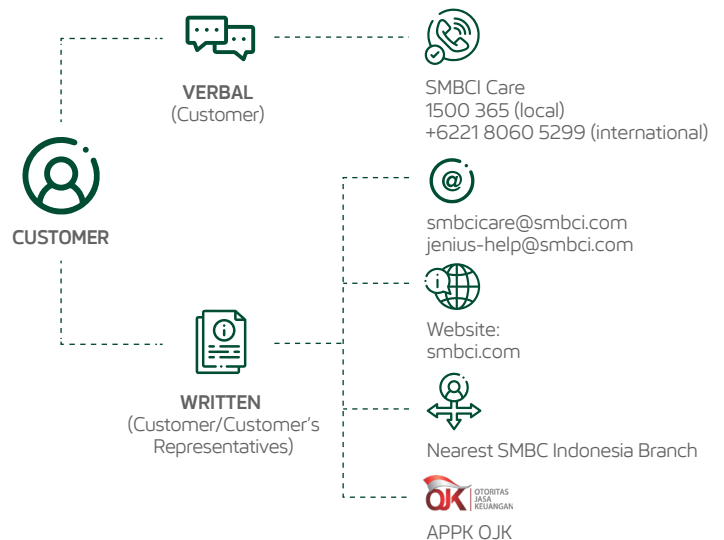
Complaint with Breach Indication is the submission of informastion by Consumers and/or the public regarding breach indications of statutory provisions in the financial services sector carried out by SMBC Indonesia.

Complaint means complaint with dispute indication and complaint with breach indication.

Parties that Can Submit Complaint

1. Customer who place their funds and/or utilize the service available at SMBC Indonesia.
2. Customer's Representative whom acting for and on behalf of Customer based on special power of attorney letter from Customer.
 - Submission of Complaint through Customer's Representatives must follow the applicable procedure.
 - Customer Complaint Service is free of charge.

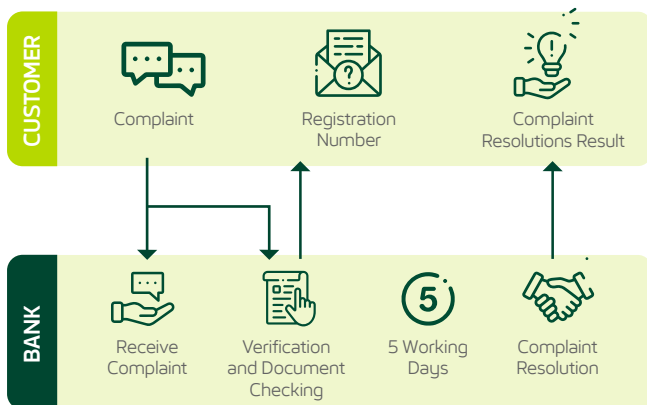
Procedure for submitting Complaints by Customer or Customer's Representatives



1. Complaint Submission in Verbal

- SMBC Indonesia shall follow up and perform resolution upon verbal complaint no later than 5 (five) working days since the complaint received by SMBC Indonesia.
- In the condition where SMBC Indonesia requires supporting document related to verbal complaint submitted by Customer and/or Customer's Representative, SMBC Indonesia will ask Customer and/or Customer's Representative to submit the complaint in writing and attach the necessary supporting documents.
- SMBC Indonesia will verify the complaint and ensure the accuracy of information regarding the Customer and/or Customer's Representative.
- SMBC Indonesia will check the completeness of document submitted by Customer and/or Customer's Representatives.

Verbal complaint process flow:

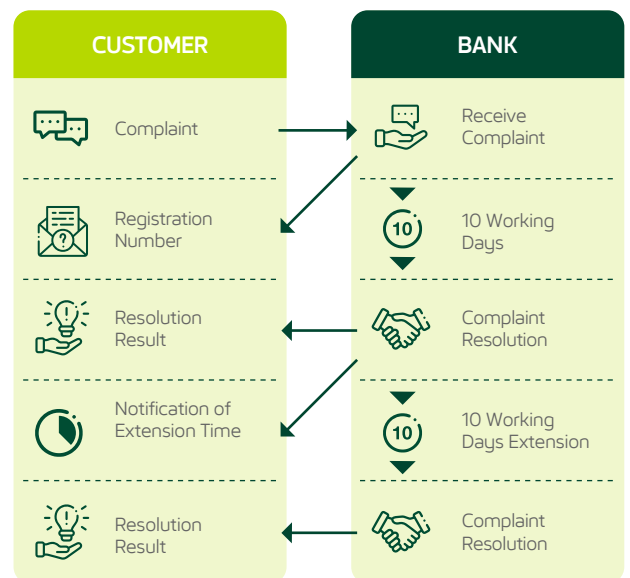


2. Complaint Submission in Writing

- Written complaint shall be resolved no later than 10 (ten) working days since complete documentations received by SMBC Indonesia. For certain conditions, complaint resolutions time can be extended within maximum period of 10 (ten) working days.

- SMBC Indonesia may extend the Complaint resolution time, due to:
 - a. The branch that receives the complaint is different with the branch where the problem occurred, and there are communication problem between the two branches.
 - b. Complaint submitted by Customer and/or Customer's Representatives require special examination againsts Bank's documents; and/or
 - c. There are other things beyond the Bank control, such as third parties involvement in financial transaction conducted by Customer.
- The extension of complaint resolution time shall be notified to Customer and/or Customer's Representatives in writing before the period of 10 (ten) working days ends.

Written complaint process flow:



Supporting Documents that Need to be Prepared by Customer

- Identity of Customer and/or Customer's Representatives.
- Special Power of Attorney Letter from Customer to Customer's Representatives, if the complaint is not submitted by Customer itself.
- Account number information.
- Types and date of financial transactions, and complaint description.

Proof of complaint receipts provided to Customer and/or Customer's Representatives are as follow:

- Complaint registration number.
- Date of complaint received.
- Complaint handling contact channel information that can be reached by Customer and/or Customer's Representative.

The bank can refuse to handle a complaint if:

- Customer and/or Customer's Representative does not complete the required documents according to the predetermined time period.
- The referred complaint had been resolved previously by SMBC Indonesia in accordance to Financial Service Authority regulation.
- The referred complaint does not related to financial loss and/or potential financial loss, reasonable and does not have direct impact to the Customer as stipulated in the agreement and/of financial transaction document: and/or
- The referred complaint does not related to utilization of products and/or services issued by SMBC Indonesia (except for utilization products and/or services issued in collaboration with SMBC Indonesia); and/or
- The referred complaint is still being process or has been decided by judicial institution in civilly.

Dispute Mechanism in the Financial Sector

- In the condition where the Customer and/or Customer's Representative disagree with the complaint resolution provided by SMBC Indonesia, the Bank is required to inform that alternative dispute resolution can be performed through Court or outside Court.
- Dispute resolution outside of court can be perform through The Financial Services Sector Alternative Dispute Resolution Institution (LAPS SJK) listed in the Financial Service Authority.



Customer complaint channels

 SMBCI Care 1500 365 (Local) or +6221 8060 5299 (International)

 jenius-help@smbci.com

 smbci.com

 Nearest SMBC Indonesia Branch

 smbci@care@smbci.com

 APPK OJK