

## **Objective**

The objective of consumer and public protection is to foster a sustainable and stable financial system capable of safeguarding the interests of consumers and the public.

## **Principles of Consumer and Public Protection**

1. Adequate education and literacy.
2. Transparency and disclosure of information.
3. Equality, fair treatment, and responsible business behavior.
4. Protection of assets, privacy, data, and/or consumer information against misuse.
5. Effective and efficient handling of complaints and dispute resolution.

## **Implementation of policies and written procedures for consumer and public protection**

### **includes:**

1. Equal access for every consumer.
2. Special services for consumers with disabilities and the elderly.
3. Protection of consumer assets.
4. Protection of consumer data and/or information.
5. Code of ethics for consumer protection.
6. Guidelines for pricing of products, services, and/or charges imposed on consumers.
7. Mechanisms for handling and resolving complaints filed by consumers.
8. Mechanisms for the use of consumer's personal data and/or information.
9. Reporting mechanisms to the Board of Directors for compliance with consumer protection provisions.

**Policy and written procedures for consumer and community protection are embedded in the following activities:**

1. Product and/or service design.
2. Provision of product and/or service information.
3. Delivery of product and/or service information.
4. Marketing of products and/or services.
5. Preparation of agreements related to products and/or services.
6. Provision of services regarding the use of products and/or services.
7. Handling of complaints and resolution of disputes related to products and/or services.

### **Management Responsibilities in Consumer and Community Protection.**

1. The Board of Directors is obligated to ensure the Bank's compliance in implementing consumer and community protection.
2. The Board of Commissioners is required to oversee the Board of Directors' execution of responsibilities regarding compliance in implementing consumer and community protection.

### **Human Resources for the implementation of Consumer Protection Principles**

1. Possessing Competent Human Resources that perform functions including consumer education, data and/or consumer information protection, handling and resolution of consumer complaints, and consumer and community protection.

2. Provide training to human resources supporting the implementation of functions such as consumer education, data and/or consumer information protection, handling and resolution of consumer complaints, and consumer and community protection.

The responsibilities of handling and resolving consumer complaints are regulated under the BCA Syariah provisions on Consumer Complaint Service Terms.

Apart from submitting consumer complaint service reports to the Financial Services Authority (OJK) as per the BCA Syariah consumer complaint service provisions, the bank also submits reports on the handling and resolution of consumer complaints to Bank Indonesia.

**The responsibilities of the consumer data and/or information protection function are as follows:**

1. Managing consumer data and/or information.
2. Ensuring the security of consumer data and/or information through feasibility and/or security checks.