



## Definition of Complaint

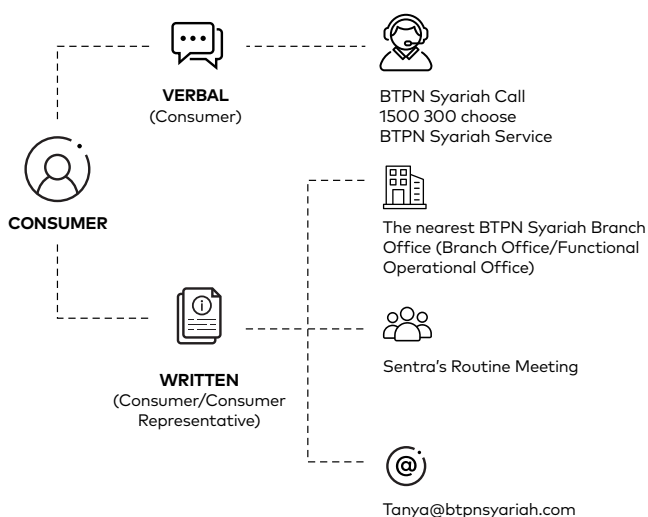
Complaint is an expression of Consumer dissatisfaction either verbally or in writing caused by the existence of reasonable and direct material loss and/or potential material loss to the Consumer due to non-fulfillment of agreed financial transaction agreements and/or documents.

### Parties who can submit Complaints \*) \*\*)

1. Consumer is a party that places its funds and/or utilizes the services available at Financial Services Institutions (PUJK).
2. Consumer Representative is a party acting for and on behalf of the Consumer based on a special power of attorney from the Consumer.

\*) Represented complaints must follow the applicable provisions  
 \*\*) Service on Consumer Complaints is free of charge

### Procedure for submission of Complaints by Consumers or Consumer Representatives



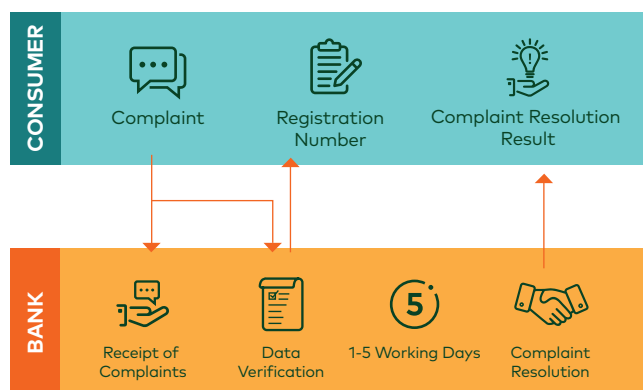
## Complaint Resolution

### 1. Verbal Complaint

- Bank BTPN Syariah will follow up and resolve the Verbal Complaint no later than 5 (five) working days after the Complaint is received by Bank BTPN Syariah.
- If BTPN Syariah requires supporting documents for a Verbal Complaint submitted by a Consumer and/or Consumer Representative, BTPN Syariah will request the Consumer and/or Consumer Representative to submit the Complaint in writing by attaching the required supporting documents.
- Bank BTPN Syariah will verify the complaint to ensure the accuracy of information and completeness of documents of the Consumer and/or Consumer Representative.

\*) Verbal Complaints can be made through official media managed by the Bank, namely through telephone lines that are equipped with recording or voice recording such as the Call Center.

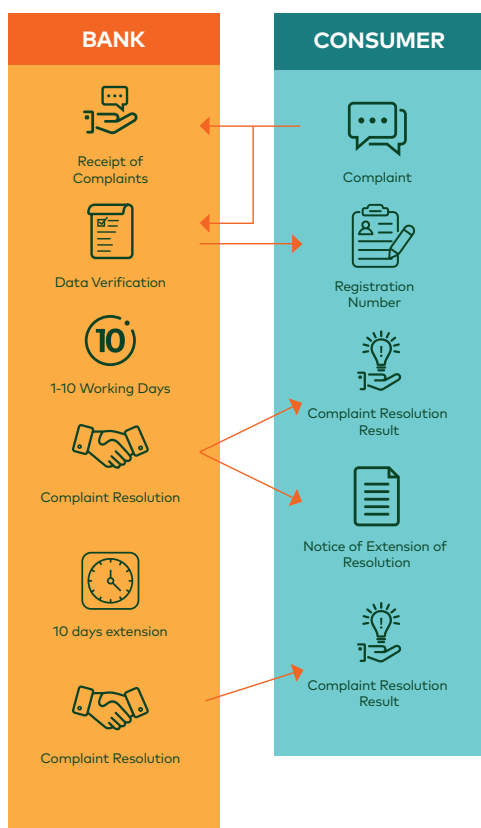
### Flow of Verbal Complaint



## 2. Written Complaint

- Written Complaint will be resolved no later than 10 (ten) working days after the documents directly related to the Complaint are received by Bank BTPN Syariah. Under certain conditions, Resolution can be extended for a maximum of 10 (ten) more working days.
- Time extension of Complaint Resolution period under certain conditions will be informed in writing to the Consumer and/or Consumer Representative who filed the Complaint before the time period expires.

### Flow of Written Complaint



## Supporting documents that need to be prepared by the Consumer

- Identity of Consumer and/or Consumer representative;
- Special power of attorney. A Special power of attorney is provided by the Consumer representing the complaint process to the Consumer Representative (additional document for consumer representatives);
- Account number;
- Type and date of product and/or service utilization;
- Issues complained about;
- Other documents (that might be needed).

## The Bank may refuse to handle a Complaint if:

- Consumers and/or Consumer Representatives do not meet the document requirements in accordance with the predetermined time period;
- The complaint has previously been resolved by Bank BTPN Syariah in accordance with the provisions;
- Complaints are not related to reasonable and direct material losses and/or potential material losses as stated in the agreement and/or documents on the utilization of BTPN Syariah products and/or services;
- Complaints are not related to the utilization of products and/or services issued by Bank BTPN Syariah;
- The complaint is in process or has been decided by a civil judicial institution.

## Consumer Complaint Channel :



BTPN Syariah Call  
1500300 choose BTPN Syariah Service



The nearest BTPN Syariah Branch Office  
(Branch Office/Functional Operational Office)



Sentra's Routine Meeting (PRS)



Email :  
Tanya@btpnsyariah.com

