

Corporate Social Responsibilities to Customers

Policies

In carrying out its corporate social responsibilities to customers, Bank Mandiri complies with policies and regulations that are applicable in Indonesia, namely the Regulation of the Financial Services Authority (OJK) No.: 1/POJK.07/2013 concerning Protection of Financial Services Customers and the Regulation of Bank Indonesia No.: 10/10/PBI/2008 concerning Customer Protection. To complete those regulations, Bank Mandiri has drawn up comprehensive guidelines for the management of complaints filed by customers in the form of Standard Operating Guidelines for Customer Complaint Management.

In relation to customer complaints, Bank Mandiri refers to the Regulation of the Financial Services Authority Number 01/POJK.07/2013 on Consumer Protection of the Financial Services Sector and Circular of the Financial Services Authority Number 02/SEOJK.07/2014 concerning Service and Completion of Consumer Complaint to Business Actor Financial Services, with this Bank Mandiri endeavors to resolve any complaints and customer complaints.

Targets of The Activities

In accordance with the Decree of the Financial Services Authority Number 01/POJK.07/2013 concerning Consumer Protection of the Financial Services Sector, that the Financial Services Business Actor shall promptly follow up and settle the complaint no later than 20 (twenty) working days after the date of receipt of the complaint, and under certain conditions, this may be extended for another 20 (twenty) work days, the Company, therefore, sets a target to resolve any complaints in accordance with the standard level agreement. In relation to customer satisfaction, the Company regularly conducts a customer satisfaction survey whose results are expected to continue to improve the quality of service provided to customers so as to result in a high level of customer loyalty to the Company.

Activities and Their Impact

Customer Complaint Submission Program

In response to customer complaints, Bank Mandiri always emphasizes the principle of “Welcome Complaint” which indicates Bank Mandiri’s openness to any complaints made by its customers, even facilitating the submission of such complaints through various submission media such as:

1. Mandiri Call, a service that can be accessed anytime by dialling 14000
2. Website www.bankmandiri.co.id by selecting menu “contact us”
3. Via email at: mandiricare@bankmandiri.co.id
4. Via Bank Mandiri’s Twitter account @mandiricare
5. Via Bank Mandiri’s Facebook account “Mandiri Care”
6. Telegram: 0811-84-14000 (Telkomsel)
7. Official letters addressed to Bank Mandiri, either sent directly, by post, or via facsimile
8. Directly visiting any of Bank Mandiri’s branch offices that scatter across Indonesia.

Dealing with Complaints Filed by Customers

In order to deal with any complaints from customers quickly and effectively, Bank Mandiri describes procedures to be taken by customers who wish to make a complaint using the following figure: