



FOR OUR CUSTOMERS



Consumer Protection

As part of its commitment to maintaining customer trust, Bank Mandiri enforces an Operational Bank Policy governing customer protection functions, further detailed in internal guidelines across business units. This policy underpins the establishment of a reliable customer protection system while supporting a sustainable and stable financial system that safeguards consumer and public interests. Since October 2022, Bank Mandiri has established a Customer Protection Unit in accordance with OJK Regulation No. 22 of 2023 and Bank Indonesia Regulation No. 3 of 2023, which is responsible for:

1. Disseminating consumer protection principles to all bank employees.
2. Coordinating the planning and implementation of Bank compliance with consumer protection regulations.
3. Coordinating the monitoring and evaluation of Bank compliance with consumer protection regulations.
4. Reporting on the implementation and providing recommendations for improvement and development to the Board of Directors regarding Consumer Protection.
5. Coordinating the preparation and submission of reports related to Consumer Protection.
6. Receiving, handling, and resolving complaints submitted by consumers.
7. Preparing complaint handling materials to be included in the annual report, on the official website, and/or other media officially managed by Bank.
8. Serving as the liaison for complaints submitted by consumers to the Financial Services Authority and/or other relevant authorities.
9. Implementing initiatives to enhance Financial Literacy and Financial Inclusion.

In addition, Bank Mandiri has established a debt collection policy that ensures the fulfillment of debtor rights as stipulated in:

1. Bank Mandiri Credit Policy, with the latest amendments signed by the Board of Directors and effective since March 7, 2022.
2. Standard Operating Procedure for Credit Collection & Recovery, last updated in 2022.
3. Other relevant internal regulations.

The regulation emphasizes that debt collection must be conducted in a manner that safeguards the comfort and protection of debtors as consumers. When using a Debt Collection Service Company, Bank Mandiri is required to ensure the following:

1. Collection is permissible only if the debtor's account is classified as non-performing.
2. The debtor must be informed if their debt collection has been handed over to a Debt Collection Service Provider.
3. Physical or verbal coercion is strictly prohibited in debt collection activities.
4. Collection efforts must not target individuals other than the debtor.
5. Communication for collection must not be conducted in a repetitive or disruptive manner.
6. Collection must only be carried out at the debtor's billing address or place of residence.
7. Collection can only be conducted between 08:00 and 20:00 in the debtor's local time zone.

To complement the above, Bank Mandiri also regulates the rights of the Creditor to:

1. Receive adequate explanations about the characteristics of the products.
2. Access the terms and conditions of deposit products through Bank Mandiri's website.
3. Enjoy ease of transactions via branches, e-banking services, or other facilities designated by the Bank.
4. Obtain interest rates in accordance with the prevailing regulations at the Bank.
5. Receive information on the procedures for handling and resolving customer complaints.

In lending, Bank Mandiri consistently applies the principle of prudence and conducts regular portfolio monitoring. The due diligence process is reflected through escalation mechanisms in credit approval and supervision, particularly for large-scale or high-risk borrowers. During the Loan Monitoring stage, the quality of existing loans is reviewed through various methods, including the Watchlist mechanism, which serves as an Early Warning Signal. The assessment focuses on three key aspects: business prospects, financial performance, and repayment history.

If indications of credit quality deterioration are identified, Bank Mandiri undertakes credit recovery efforts for borrowers who still demonstrate viable business performance and repayment capability. These efforts aim to minimize potential losses and restore loan performance, including through restructuring measures, as follow:

1. Reduction of loan interest rates;
2. Extension of the loan term;
3. Reduction of overdue interest payments;
4. Reduction of overdue principal payments;
5. Provision of additional loan facilities; and/or
6. Conversion of loan into temporary equity participation.

Bank Mandiri has established the Business Committee and the Risk Management & Credit Policy Committee (RMPC) to evaluate products and services and assess related risks. Further details on these committees are provided in the Corporate Governance chapter of this Annual Report.

In addition, The Bank also applies internal policies on product marketing and communication in line with regulatory requirements, including OJK Regulation No. 22 of 2023, the OJK Financial Services Advertising Guidelines and PADK No. 37/PADK.08/2025. All marketing activities are reported periodically to the Board of Directors to ensure compliance and consumer protection. To enhance public understanding of finance and banking, Bank Mandiri implements various financial literacy programs. including:

1. MSME Livestock Education – “Seizing Business Opportunities in the Layer Chicken Farming Ecosystem.”

2. MSME Education to Support Infrastructure Development.
3. Mandiri Edukasi Program.
4. Education and Socialization of Student Savings Accounts (SIMPEL) and the One Account One Student Program (KEJAR).
5. Financial Management and Planning for Payroll Customers.
6. Personal Finance Webinars.
7. Empowerment of Indonesian Migrant Workers through the Mandiri Sahabatku Entrepreneurship Program.
8. Financial Literacy Program (SME Group):
 - Mandiri UKM Center (UKMC): A business model designed to comprehensively tap into the potential of MSME entrepreneurs within a certain radius, particularly in cities contributing significantly to Indonesia’s GDP.
 - Mandiri UKMC Objectives: Providing a platform for MSMEs to access credit financing more quickly and easily while improving their competencies through literacy programs, mentoring, and training, such as tax advisory, financial report education, and more.

Bank Mandiri regularly conducts employee training to strengthen capabilities in customer protection, as reflected in its Annual Report and Sustainability Report under the Sustainable Operation chapter. In addition, the Bank has established a complaint-handling mechanism for customers experiencing transaction issues or other concerns through the Customer Care Group, a dedicated unit responsible for managing and monitoring complaint resolution in accordance with the established Service Level Agreement (SLA).



To ensure customer convenience in submitting complaints, Bank Mandiri provides multiple accessible channels for lodging complaints, both verbally and in writing, including:

Customers are given easy access to complaint services with various media choices both oral and written, such as the following:

<p>Mandiri Call Layanan 24 jam through 14000</p>	<p>X Account mandicare and @bankmandiri</p>	<p>MITA WhatsApp 0811-8414-000</p>
<p>Website www.bankmandiri.co.id choose "contact us" menu</p>	<p>Facebook Account "Mandiri Care" dan "Bank Mandiri"</p>	<p>Bank Mandiri Branch Offices throughout Indonesia</p>
<p>Email: mandicare@bankmandiri.co.id</p>	<p>Instagram Account @bankmandiri</p>	<p>An official letter addressed to Bank Mandiri, either delivered directly, or sent by post.</p>

In addition to the existing complaint channels, Bank Mandiri provides a reporting platform called the Whistleblowing System – Letter to CEO (WBS-LTC), managed by an independent third party. This system is designed to ensure professional and impartial handling, minimize conflicts of interest, provide security for whistleblowers, strengthen stakeholder trust, and enable reporters to track the follow-up of their submissions. Further information about this system is available in the Corporate Governance chapter of the Annual Report and the Customer Service and Satisfaction chapter of the Sustainability Report.

PRIVACY AND DATA SECURITY

The Company regards privacy and data security as important elements in maintaining customer trust, supporting operational resilience, and ensuring the sustainability of its digital transformation. To this end, the Company implements integrated privacy management, data governance, and information security through internal policies, oversight at the Board of Commissioners and Board of Directors level, and a personal data protection framework covering the aspects of assess, protect, sustain, and respond. Its implementation includes the management of lawful basis for processing and consent, the protection of data subject rights, information security safeguards, controls over third-party data processing, the strengthening of employee awareness and capabilities, as well as periodic monitoring, evaluation, and audits to preserve the confidentiality, integrity, and availability of data and to ensure compliance with applicable regulations. Further details regarding the Company's approach, policies, implementation, and enhancements related to privacy and data security are presented in the Sustainability Report, which is published separately, however, remained an integral part of this Annual Report.