



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.