

## Financial Product Complaint Handling [GRI G4 FS15]

Bank Mandiri recognizes that customer loyalty is built on satisfaction derived from excellent service, appropriate solutions and meeting their financial needs. The Company maintains customer loyalty by fostering strong relationships and developing a deep understanding of customer needs, thereby encouraging referrals of Bank Mandiri's services to other potential customers. These efforts are further supported

by after-sales services provided by Bank Mandiri, including a customer complaint handling mechanism designed in accordance with regulatory requirements and with customer convenience as a key priority. This mechanism is implemented through internal procedures, namely the Customer Complaint Management SOP.

## Independent Complaint Handling Structure [GRI G4 FS15]

Bank Mandiri has established a Customer Care Unit as an independent internal body to ensure transparency and the quality of complaint resolution. This unit is responsible for:



Managing and monitoring customer complaints in accordance with the established Service Level Agreement (SLA).



Handling customer complaints accurately and effectively, in line with or exceeding the stipulated SLA.



Coordinating with internal and external parties to review resolved and unresolved complaint handling processes in compliance with applicable regulations.

Customers may submit inquiries and complaints, either in writing or verbally, through various easily accessible communication channels.

### Complaint Communication Channels



Mandiri Call: 24-hour service via Line **14000**



Website: [www.bankmandiri.co.id](http://www.bankmandiri.co.id) by selecting the "Contact Us" menu



[mandiricare@bankmandiri.co.id](mailto:mandiricare@bankmandiri.co.id)



MITA WhatsApp **0811-8414-000**



Bank Mandiri Branch Offices throughout Indonesia

Official Bank Mandiri Social Media



@mandiricare and @bankmandiri



"Mandiri Care" and "Bank Mandiri"



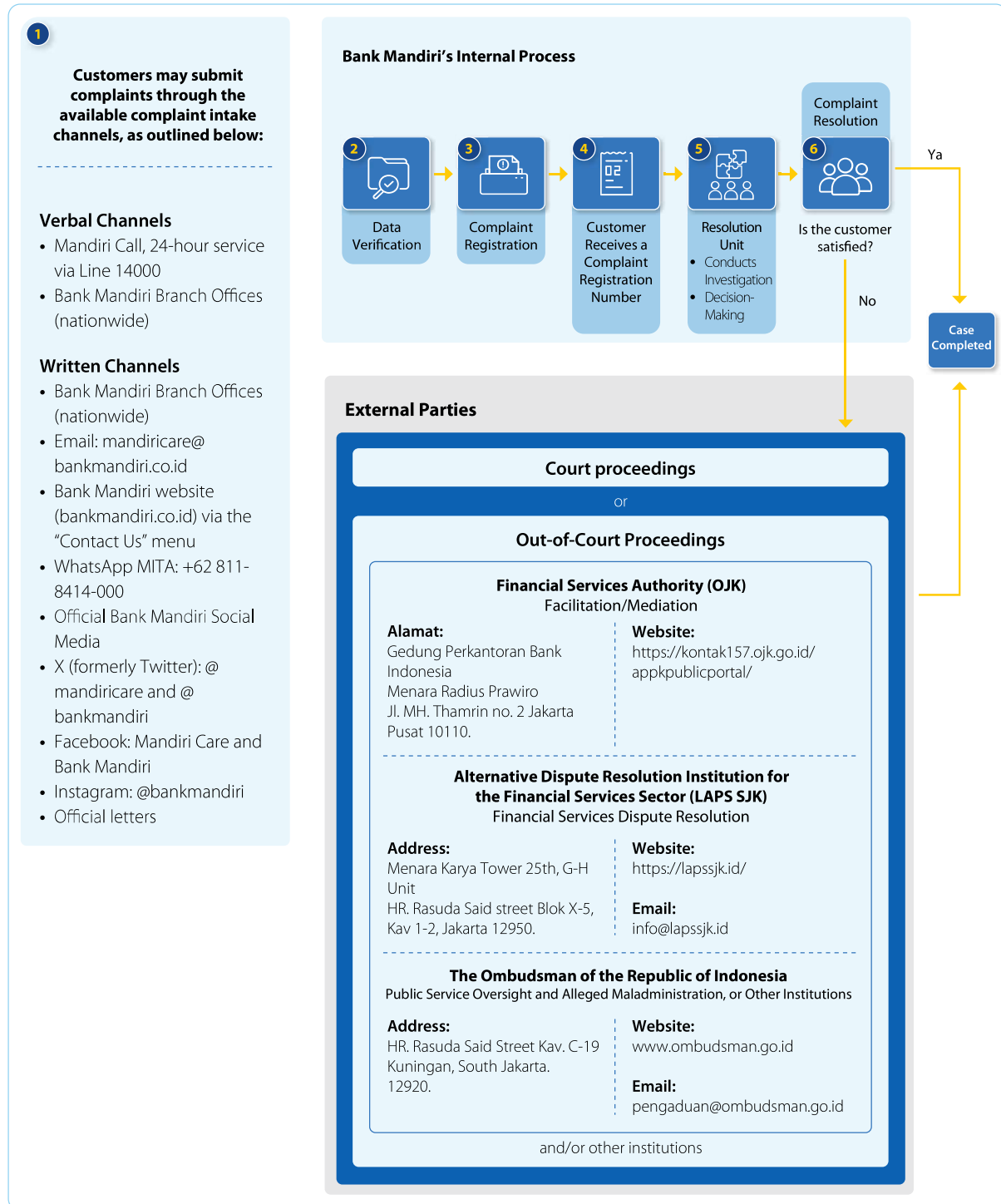
@bankmandiri



Formal written correspondence addressed to Bank Mandiri, either delivered in person or sent by post

## Customer Complaint Handling Process [GRI G4 FS15]

Bank Mandiri has clear and effective mechanisms for handling customer complaints to ensure customer satisfaction and convenience, carried out through the following stages:



**Step 1**

**Customer Submits a Complaint**

Customers submit complaints through the complaint intake channels provided by Bank Mandiri, either via oral or written means.

**Step 2**

**Data Verification**

Upon receipt of the complaint, Bank personnel conduct data verification to ensure the accuracy of the customer's identity and the completeness of the complaint information. The entire complaint handling process is managed and monitored by the Customer Care Unit.

**Step 3**

**Complaint Registration**

Complaints that have been verified are formally received and recorded in Bank Mandiri's complaint management system.

**Step 4**

**Customer Receives a Complaint Registration Number**

Bank Mandiri issues a complaint registration number to the customer as an official reference to facilitate status tracking and follow-up of the complaint.

**Step 5**

**Investigation and Decision-Making by the Resolution Unit**

The complaint Resolution Unit conducts an investigation based on the nature of the complaint and determines the resolution in accordance with the applicable provisions and service level agreements (SLAs).

**Step 6**

**Complaint Resolution**

Bank Mandiri communicates the resolution outcomes of customer complaints no later than 10 working days from the date the complaint is received, in accordance with the category and level of complexity of the complaint, as stipulated by the regulator (with a maximum of 10 business days). During the reporting period, 81% of total complaints were successfully resolved within less than 2 working days.

If the customer confirms satisfaction with and acceptance of the resolution, the case is deemed closed.

If the customer is not satisfied with the resolution, they are entitled to escalate their complaints and/or dispute resolutions provided by Bank Mandiri, either through judicial proceedings or non-judicial channels. Non-judicial avenues may include facilitation or mediation by the regulator (including the Financial Services Authority/OJK and/or Bank Indonesia, in accordance with their respective authorities), the Alternative Dispute Resolution Institution for the Financial Services Sector (LAPS SJK) for disputes related to financial products or services, and the Ombudsman of the Republic of Indonesia for complaints concerning alleged maladministration in public services, as well as other external mechanisms. These external institutions can be contacted through their respective official complaint channels, including official website/online portals, email, call centers, and in-person service offices, in accordance with each institution's applicable procedures. The case is considered resolved once the chosen escalation process results in a binding decision, settlement, or ruling.

For further information on complaint handling mechanisms and available complaint channels, customers may access Bank Mandiri's website under the Customer Complaint section and subsequently followed up by the Resolution Unit for investigation and decision-making in accordance with the established SLA. The entire complaint handling process is managed and monitored by the Customer Care Unit.

## Customer Complaint Oversight and Audit [GRI G4 FS9, F15]

Bank Mandiri conducts regular oversight and audits of the quality and effectiveness of complaint management as part of the annual special audit on consumer protection. These audits are carried out by the Ombudsman through the following mechanisms:

1. **Internal Audit:** Conducted by the Internal Independent Review Body, managed by Senior Operation Risk (SOR) – Operations, through quarterly control testing to ensure compliance with applicable policies, procedures, and service level agreements (SLAs). This process includes evaluations of the quality of complaint resolution and the provision of recommendations for continuous improvement.
2. **External Audit:** Conducted by regulators and independent institutions to ensure transparency, integrity, and compliance with regulatory requirements. These audits assess the effectiveness of internal control systems, validate complaint escalation processes, and provide improvement recommendations based on independent evaluations.

The scope of the audit includes an evaluation of the entire complaint management process, covering the receipt, handling, escalation, and resolution of customer complaints. The audit results are subsequently reported to the Board of Directors and the Board of Commissioners for oversight and further follow-up actions. Based on these audit outcomes, Bank Mandiri focuses on improving complaint management processes to enhance efficiency and the quality of customer service.

Bank Mandiri operates a customer complaint resolution strategy in accordance with established authorities, taking into account decision-making authority levels and the complexity of complaints. The Customer Care Unit regularly collaborates with Product Owners to review received complaints in order to enhance service quality and accelerate complaint resolution.

## Oversight of the Complaint Resolution Process [GRI G4 FS15]

The Risk Monitoring Committee at the level of the Board of Commissioners with responsibility for overseeing the overall review of customer complaints. In addition, the Director of Operations receives direct reports on customer complaint management performance and complaint summaries from the Customer Care Unit. This ensures that customer complaints are effectively monitored and receive the necessary follow-up for timely improvements. In conducting oversight, monitoring is carried out by tracking trends in the number of complaints, resolution rates in accordance with SLAs, key complaint categories, as well as recurring and/or high-impact complaints, as the basis for prioritizing improvement actions.

As part of this oversight, Bank Mandiri regularly collects and sort key customer complaint cases, which are subsequently reported by the Customer Care Group to the Risk Monitoring Committee in relation to the management of customer complaints. The report includes complaint resolution achievements as well as initiatives undertaken to reduce the number of complaints, including the implementation of root cause analysis to identify underlying issues and promote continuous improvement.

In addition, the Customer Care Group regularly reports the progress of initiatives related to the management and resolution of customer complaints to the Director of Operations on a bi-weekly basis, this includes progress in implementing corrective actions, accelerating complaint resolution, and evaluating the overall effectiveness of complaint reduction initiatives, to ensure the effective implementation of service improvement initiatives. Furthermore, the Director of Operations presents the Service Transformation strategy to the Risk Monitoring Committee, including initiatives to strengthen the management and resolution of customer complaints as part of efforts to achieve the Service Wins vision. Customer complaints escalated to external institutions are also closely monitored by the Customer Care Group, particularly those with significant impact. The outcomes of these reports are reported to the relevant members of the Board of Directors as part of management oversight and as reference for future process improvements. In certain cases, complaints that attract public attention or have significant impact may be escalated and reported to the relevant management to ensure a responsive and well-coordinated resolution.

Bank Mandiri’s complaint target for 2025 is set at 80 complaints per one million transactions, as agreed by the Operational Risk Unit in coordination with the Risk Management & Credit Committee (RMC), and approved by the Board of Directors and the Board of Commissioners. To assess the quality of complaint handling, PT NielsenIQ Services Indonesia conducts customer

satisfaction survey on the complaint resolution handling, resulting in a score of 8.5 out of a maximum scale 10. The survey results serve as an important indicator in evaluating the effectiveness of Bank Mandiri’s complaint management system and provide a basis for further improvements. [\[OJK F.30\]](#)

## Summary of Customer Complaints

During the reporting year, a total of 888,126 customer complaints were received, representing a 10% decrease compared to the previous year. Of these complaints, 100% were resolved in accordance with the established SLA.

Description	2025	2024**	2023**
Total Customer Complaints	888,126	983,547	1,082,133
Complaints Under Resolution by Reporting Year	-	-	-
Complaints Resolved	888,126	983,547	1,082,133
Total Transactions	8,234,088,665	7,364,173,976	8,866,317,376
RAS Metrics Target	80	-	-
RAS Metrics Realization	75	114	149
Resolution Rate	100%	100%	100%

\*RAS Metrics: ratio of the number of complaints per one million transactions.

\*\*In 2025, Bank Mandiri adjusted its methodology for calculating the number of transactions, from previously using the Defect per Million Opportunities (DPMO) method which measures the potential occurrence of transaction failures across each activity in the process, to the Defect per Million Transactions (DPMT) method which treats an entire transaction activity sequence as a single unit.



## Customer Satisfaction [OJK F.30]

Bank Mandiri implements service excellence to ensure a positive customer experience and customer satisfaction across all Bank Mandiri service touchpoints. Each year, Bank Mandiri measures customer satisfaction through the Customer Satisfaction and Loyalty Survey conducted via a structured survey, namely the Customer Satisfaction and Loyalty Survey, Bank Mandiri applies both quantitative and qualitative methods based on random sampling that represents all customer segments and service regions. The sampling frame is developed from the database of active customers across branch, digital, and ATM channels, with proportional distribution by region, service type, and main transaction categories. The survey is conducted during the third and fourth quarters to ensure data representativeness and minimize potential bias. Data collection is carried out through a combination of face-to-face interviews and online surveys, supported by respondent validation using Customer Information File (CIF) numbers to ensure the legitimacy of participation. Strict quality control mechanisms are implemented, including automated logic checks, duplicate removal, response pattern monitoring, as well as regular sampling audits and field verifications, to ensure the reliability and accuracy of the survey results.

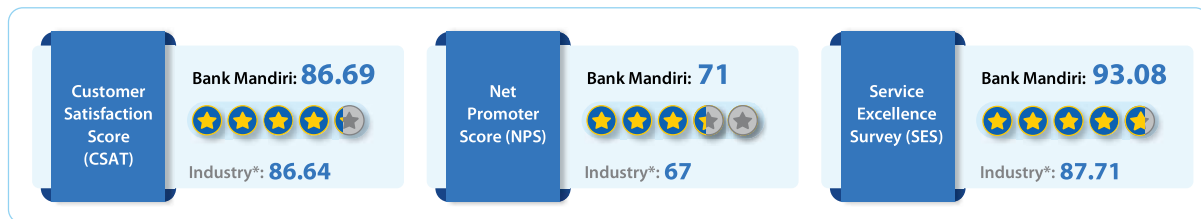
In 2025, Bank Mandiri collaborated with PT NielsenIQ Services Indonesia to conduct the Customer Experience Survey (CX Survey) and with PT Morigan Services to conduct the Service Excellence Survey (SES) on a sampling basis. The surveys achieved 100% respondent coverage representing Bank Mandiri's customer base, drawn from 503,500 valid samples. The respondents covered the Retail, Wholesale, and Priority segments; a diverse range of savings, wealth, and investment products; as well as multiple service channels, including Branches, Priority Outlets, the Contact Center, Livin' by Mandiri,

Kopra by Mandiri, and ATM/CRM. As a result, the survey findings were relevant in reflecting the overall customer experience.

The CX Survey measured two key indicators; the Customer Satisfaction Score (CSAT) and the Net Promoter Score (NPS), using a combination of Face-to-Face Interviews (F2F), Computer-Assisted Personal Interviewing (CAPI), Focus Group Discussions (FGDs), and In-Depth Interviews (IDIs). Meanwhile, the SES applied a mystery shopping methodology to assess the consistency of Bank Mandiri's service standards across all measured service touchpoints. In the 2025 implementation, the CX Survey and SES included observations and/or visits across various service touch points and channels, namely the Walk-in Channel, Digital Channel, Contact Center, and Self-Service Machines. The composition of respondents and observations was maintained in alignment with the distribution of Bank Mandiri's customer base by region, age group, and gender. Where deviations occurred, adjustments or weighting were applied in accordance with the vendors' methodologies to ensure representativeness.

The survey implementation demonstrated strong engagement, with participation levels exceeding the set target by more than 1.6 times, resulting in a significant overachievement of the survey target. The survey results indicated improvements in the Customer Satisfaction Score (CSAT) of 86.69, the Net Promoter Score (NPS) of 71, and the SES score of 93.08, with the targets set at CSAT of 85, NPS of 64, and SES of 90. The survey outcomes were utilized to formulate and strengthen various service improvement initiatives, including the enhancement of digital banking services, refinement of the customer complaint handling system, and capacity-building programs for frontline employees.

### Customer Satisfaction Score in 2025



\*Bank Group Based on Core Capital Tier IV.