

Financial Product Complaint Handling

Customer loyalty is a key foundation for Bank Mandiri's existence for over 25 years, playing an active role in providing banking solutions to individuals and businesses from various sectors. This loyalty is built on customer satisfaction with the best services offered by the company, providing the right solutions that meet customers' financial needs. Bank Mandiri understands that customer loyalty must be maintained by building strong relationships and a deep understanding of their needs, so they will be motivated to recommend Bank Mandiri's services to others.










In addition to offering the best financial products, Bank Mandiri's commitment to customer satisfaction is reflected in its after-sales services, including a customer complaint handling mechanism which is designed in accordance with regulatory requirements and prioritizes customer comfort. This mechanism is implemented through internal policy for customer complaint management.

Independent Complaint Handling Structure

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

- 1 Managing and monitoring customer complaints in accordance with the established Service Level Agreement (SLA).
- 2 Handling customer complaints accurately and effectively in accordance with or even more efficiently than the established SLA.
- 3 Coordinating with internal and external Ombudsman³ to review resolved and unresolved complaint handling processes in compliance with applicable regulations

Customers can submit inquiries and complaints, in writing and verbally, through these easily accessible communication channels:

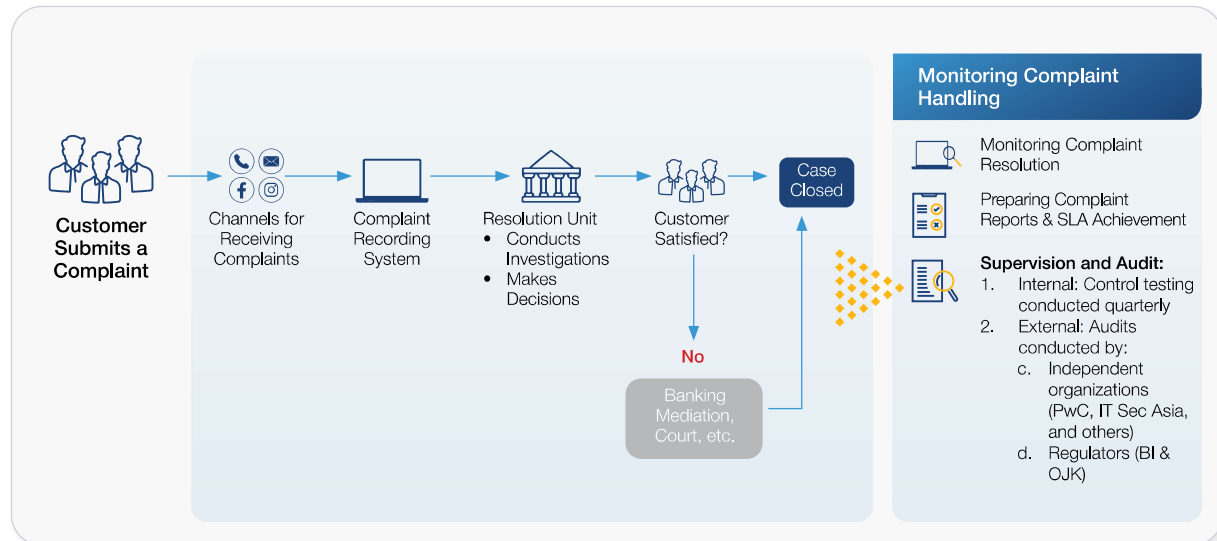
- | | |
|--|--|
|  Mandiri Call 24-hour service via:
14000 | Official Social Media:
 Twitter @mandiricare and @bankmandiri
 Facebook "Mandiri Care" and "Bank Mandiri"
 Instagram @bankmandiri |
|  Website www.bankmandiri.co.id and select the "Contact Us" menu | |
|  mandiricare@bankmandiri.co.id |  An official letter addressed to Bank Mandiri, either delivered in person or sent by mail. |
|  MITA Whatsapp 0811-8414-000 |  Bank Mandiri Branch Offices Across Indonesia |

³ Ombudsman refers to independent parties, both internal and external, who conduct reviews/audits of the bank's activities.

Customer Complaint Handling Process

Bank Mandiri has a clear and effective mechanism for handling customer complaints, aimed at ensuring customer satisfaction and convenience. Each complaint is processed through the following workflow:

Process Flow for Customer Complaints Handling



a. Customer Complaint Handling by the Customer Care Unit

Complaints received from customers through any complaint submission channels are recorded in the complaint recording system. They are then 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.

If customers are dissatisfied with the resolution provided by Bank Mandiri, they may escalate their complaints to independent parties, such as regulators (Bank Indonesia and the Financial Services Authority/OJK), and other institutions such as LAPS SJK, the Indonesia Ombudsman, the Ministry of SOEs, and other external media channels.

b. Complaint Oversight and Audit

To ensure effectiveness and compliance with complaint management policies, Bank Mandiri conducts regular oversight and audits performed by Ombudsman through the following mechanisms:

- **Audit/ Internal Ombudsman:** Internal audits are conducted by the Senior Operational Risk (SOR)

officer through quarterly control testing to ensure adherence to policies, procedures, and the SLA. These audits also include evaluating the quality of complaint resolution and providing recommendations for continuous improvement.

- **Audit/ External Ombudsman:** External audits are carried out by regulators (Bank Indonesia & the Financial Services Authority) as well as independent institutions such as PwC and IT Sec Asia to ensure transparency, integrity, and compliance with regulatory requirements. These audits assess the effectiveness of control systems, validate the complaint escalation process, and provide improvement recommendations based on independent evaluations.

Bank Mandiri implements customer complaint resolution strategy in accordance with designated levels of authority, taking into account the decision-making authority required for resolving customer issues and the complexity of the complaints. In line with this approach, the Customer Care Unit routinely collaborates with product owners to review received complaints, aiming to enhance service quality and expedite the resolution process.

Oversight of the Complaint Resolution Process

The Risk Monitoring Committee, a Board-level committee, oversees the review of customer complaints, alongside the Director of Operations, who receives reports on the performance of customer complaint management and a summary of customer complaints directly from the Customer Care Unit. These efforts are undertaken to thoroughly discuss the complaint resolution process and identify necessary follow-up actions in collaboration with relevant work units.

Bank Mandiri sets complaint resolution targets proposed by the Operational Risk Unit to the Risk Management & Credit Committee (RMC), which are subsequently approved by the Board of Directors and the Board of Commissioners. For 2024, Bank Mandiri's target is 90 complaints per one million transactions. To enhance the quality of complaint handling, PT NielsenIQ Services Indonesia conducted a customer satisfaction survey on Bank Mandiri's complaint handling, achieving a score of 8.6 out of 10.

Customer Complaint Recapitulation

During the reporting year, there were 987,822 customer complaints, representing a 9% decrease compared to the previous year. Of these, 100% were resolved in accordance with the established Service Level Agreement (SLA).

Description	2024	2023	2022
Total customer complaints	987,822	1,082,317	725,559
Complaints in the resolution process during the reporting year	-	-	-
Resolved complaints	987,822	1,082,317	725,559
Total transactions	19,086,390,532	15,146,907,333	12,038,675,803
Target RAS metrics	90	90	108
Realized RAS metrics	52	71	60
Resolution rate	100%	100%	100%

*RAS metrics: Ratio of complaints to 1 million transactions

Customer Satisfaction

Customer satisfaction and loyalty are key to sustainable business growth. Bank Mandiri consistently applies service excellence to ensure positive experiences and satisfaction for customers across all its service contact points. As part of this commitment, Bank Mandiri conducts annual customer satisfaction surveys to gather the voice of the customer and input to achieve the highest quality of service. In 2024, the surveys were conducted in collaboration with PT NielsenIQ Services Indonesia for the Customer Experience Survey

(CX Survey) and PT Morrigan Services for the Service Excellence Survey (SES) using a sampling method.

The CX Survey measures two main indicators, Customer Satisfaction Score (CSAT) and Net Promoter Score (NPS). These are assessed using methods such as face-to-face interviews (F2F), computer-assisted personal interviewing (CAPI), focus group discussions (FGD), and in-depth interviews (IDI). Meanwhile, the SES uses the mystery

shopping method to evaluate the consistency of Bank Mandiri's service standards across all contact points.

Bank Mandiri's service performance in 2024 showed growth with a Customer Satisfaction Score (CSAT) of 86.11, a Net Promoter Score (NPS) of 67, and a Service Excellence Survey (SES) score of 91.52.

To further improve complaint handling quality, the Company, in collaboration with independent parties, also conducted customer satisfaction surveys regarding complaint handling within Bank Mandiri and the industry. Two specific indicators were measured in detail, with the survey results as follows:

Customer Satisfaction Scores

Indicator	Bank Mandiri	Industry*
Satisfaction score for complaint handling	8.6	8.6
Satisfaction score for the duration of complaint resolution	8.5	8.4

*Bank Group Based on Core Capital Tier IV

The results of the survey indicate that Bank Mandiri's customer satisfaction score is higher than the average satisfaction level in the banking industry.

Bank Mandiri is committed to consistently making improvements to continue providing the best services to customers, thereby enhancing customer satisfaction and loyalty.

Privacy Management, Cybersecurity, and Data Protection

The ease of transactions enabled by the digital era and the adoption of the latest technologies brings not only opportunities but also risks to information security. These risks include theft, manipulation, and misuse of data, which can threaten the confidentiality, integrity, and availability of information. Bank Mandiri places privacy and information security as key elements in delivering secure banking

services. The topic of Customer Data Security and Privacy has been selected as one of the primary material topics, reflecting its significant impact on business sustainability and stakeholder trust. To address this, Bank Mandiri continuously mitigates these risks to safeguard against potential financial losses, reputational damage, and legal actions. [\[FN-CB-230a.2\]](#)

Responsibilities for Managing Privacy, Cybersecurity, and Data Protection

Bank Mandiri has established responsibilities at the Board-Level Committee for managing Privacy, Cybersecurity, and Data Protection (including personal data in accordance with the Personal Data Protection Law), as stipulated in the company's internal regulations at the Policy and Standard Procedure level. These responsibilities include overseeing Committees Under the Board of Directors, which are formed to assist the Board of Directors in making decisions aligned with the vision, mission, and strategy of Bank Mandiri.

Oversight by the Board of Directors and Board of Commissioners related to the Management of Privacy, Cybersecurity, and Data Protection:

1. Risk Management Committee

This committee is formed to assist the Board of Directors in implementing effective Risk Management processes and systems by ensuring adequate identification, measurement, and monitoring of risks, as well as the establishment of risk management policies and strategies.