

## Complaints Channels

As a form of responsibility and openness of Bank Mandiri to its customers, any complaints or complaints from customers can be submitted to the Company through several facilities as mentioned previously, namely, among others, Mandiri Call, website, email or social media owned by Bank Mandiri (Twitter, Facebook and Telegram). Customers can also go directly to Bank Mandiri Branch Offices throughout Indonesia or submit complaints through official letters delivered directly, sent by post or facsimile.

## Activity Impacts

### Customer Complaint Activities

The effectiveness of handling customer complaints has an impact on the level of customer satisfaction. To find out the extent of customer satisfaction of Bank Mandiri in 2018, Bank Mandiri in collaboration with PT Business Development and Research Consultancy (BDRC) conducted a Customer Satisfaction and Experience Survey in the retail segment. Through the survey, 2 (two) values were obtained, namely the Customer Satisfaction Score (CSAT) and Net Promoter Score (NPS). The survey method used is Face to Face Interview. The results of the survey show that overall the assessment of Customer Satisfaction and Experience The survey of Bank Mandiri throughout 2018 is above the banking industry figures as can be seen in the following table:

**Table of Bank Mandiri Customer Satisfaction and Experience Survey Results**

Business Segment	CSAT		NPS	
	Bank Mandiri	Industry	Bank Mandiri	Industry
Retail	81.89	80.92	30	25
Wholesale	85.43	N/A <sup>*</sup>	46	N/A <sup>*</sup>
Overall	83.66	80.92	36	25

<sup>\*</sup>in 2018, Wholesale Industry (CSAT and NPS) is not measured

## Confidentiality of Customer Data

In 2018, there were no complaints from customers regarding data leaks or the confidentiality of customer data. In addition, there are no missing customer data and other complaints from outside parties and regulators.

## Product Information Activity

Submission of information and education to the public regarding products and services owned by the Company is intended to facilitate the provision of services and access to customers. The ease of service and access to customers further has made an impact on the Company's revenue and market share. In 2018, the Company's interest and sharia income increased by 4.80%. Additionally, market share has also increased, both in relation to Third Party Funds and Distributed Credit.

**Market Share Table**

Market Share	2018	2017
Third Party Fund	15.54%	15.41%
Distributed Credit	15.26%	15.10%