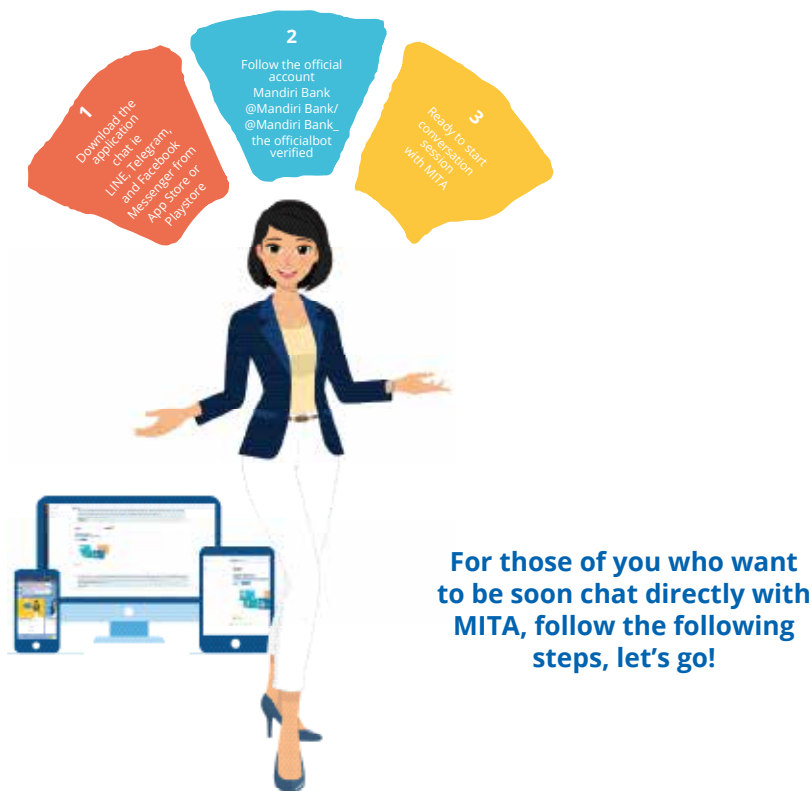


Bank Mandiri presents MITA to address the growing challenges of digital transformation in Indonesia, which is a form of the Company's adaptation to trends and service needs of modern contact center. MITA services are believed to be able to accelerate and facilitate customer interactions with banks so that in the future it is expected to help the Company win competition in the financial industry. In addition, this digital-based service is expected to meet the needs of customers from the millennial generation, which amounts to 43%.

The scope of MITA services is the delivery of information regarding Bank Mandiri products and services. MITA does not serve the delivery of information related to bank secrets as stipulated in the legislation and related to the customer's financial data.



## 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.

## IMPACT OF SOCIAL RESPONSIBILITY ACTIVITIES TO CONSUMERS

### CUSTOMER SATISFACTION RESULTS

To find out the extent of Bank Mandiri's customer satisfaction levels in 2019, Bank Mandiri collaborated with PT Kadence International to conduct a Customer Satisfaction Survey on branch contact points and electronic banking (e-banking). Through the survey, 2 (two) values were obtained, namely 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 Bank Mandiri CSAT and NPS in 2019 is higher than the banking industry figures as can be seen in the following table:

### Table of Results of Customer Satisfaction Survey Branch Contact Points and e-Banking

Contact Point	CSAT		NPS	
	Bank Mandiri	Industry	Bank Mandiri	Industry
Service Branch	83,32	82,13	39	31
e-Banking	82,56	81,86	32	32
Overall	82,73	81,92	36	33

In addition to measuring the two contact points above, Bank Mandiri also conducted a Customer Satisfaction Survey of the Retail and Wholesale business segments. The results of the 2019 survey showed that Bank Mandiri obtained a value of satisfaction above the value of the banking industry.

### Tabel Hasil Customer Satisfaction Survey Segmen Bisnis Retail dan Wholesale

Business Segment	CSAT		NPS	
	Bank Mandiri	Industry	Bank Mandiri	Industry
Retail	85,09	81,84	39	26
Wholesale	82,91	81,33	36	19
Overall	84,18	81,62	38	25

## CONFIDENTIALITY OF CUSTOMER DATA

In 2019, there were 5 complaints from customers related to data leakage and customer data confidentiality. 4 (four) of the 5 (five) complaints have been resolved properly in accordance with the SLA of the complaint that has been determined and the customer is well received the settlement of the complaint. 1 (one) complaint is still in the process of completion.

## CONSUMER FIELDS INITIATIVE ACHIEVEMENTS

As a form of excellent service provided by Bank Mandiri to customers, Bank Mandiri always strives to immediately follow up and resolve complaints and complaints submitted by its customers. As for the 597,657 customer complaints that occurred in 2019, a total of 593,285 or more than 99% of complaints have been resolved. This proves the commitment of Bank Mandiri in providing the best service to customers as a stakeholder.

In addition, with the high level of settlement of customer complaints, customer confidence has also increased so as to indirectly improve the financial performance and net profit of Bank Mandiri, there is an increase in the amount of dividends that Bank Mandiri can provide to shareholders.

## APPRECIATION

One of the newest channels provided by Bank Mandiri to provide convenience to obtain information related to Bank Mandiri is a chat application that can be accessed directly by customers, namely Mandiri Intelligence Assistant (MITA). As a form of excellent service through this service, MITA succeeded in getting the 1st Best Chatbot award for the category of Commercial Banks given based on the results of the Indonesian Marketing Research (MRI) survey and Infobank Magazine in 2019.

## CERTIFICATION

Bank Mandiri's commitment to provide the best service to customers is also supported by the following certifications

<p><b>Certification Type:</b> ISO 9001: 2015 Customer Information Management Department Customer Care Group <b>Validation:</b> August 1, 2018 - July 31, 2020 Issued by: SGS</p>	<p><b>Certification Type:</b> ISO 9001: 2015 Mandiri Contact Center Department Customer Care Group <b>Validation:</b> October 1, 2018 - September 30, 2020 Issued by: SGS</p>
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