Customer Protection Policy
PT Bank JTrust Indonesia Tbk

A. Introduction

PT Bank JTrust Indonesia Tbk (the "Bank") is committed to implementing the principles of Consumer and Public Protection in the Financial Services Sector in every product and/or service provided by the Bank. This commitment is realized through the implementation of the Consumer Protection Policy, which serves as a code of conduct for all Bank employees in their interactions with consumers.

This Consumer Protection Policy is intended to ensure that Consumers receive clear, accurate, honest, and non-misleading information, fair treatment, equal access to services, protection of their assets and personal data, as well as effective complaint handling mechanisms.

The Consumer Protection Policy has been developed based on the Bank's business processes and in accordance with the applicable laws, regulations, and standards relating to consumer protection. This Policy serves as the primary framework reflecting the Bank's commitment to protecting Consumers. The implementation of this Consumer Protection Policy will be carried out progressively, effectively, and efficiently, taking into account the availability of resources, operational requirements, and the level of urgency of each aspect governed by this Policy.

The Bank provides a wide range of banking products and/or services to meet the financial needs of both individual and corporate consumers. In addition, the Bank is committed to fulfilling its corporate social responsibility and conducting sustainable business activities, while placing consumer protection as one of its highest priorities.

This Policy has been prepared in accordance with applicable Laws, Financial Services Authority Regulations (POJK), and Bank Indonesia Regulations.

The Bank's Consumer Protection Policy is based on the following consumer protection principles:

1. Adequate consumer education;
2. Disclosure and transparency of product and/or service information;
3. Fair treatment and responsible business conduct;
4. Protection of consumer assets, privacy, and personal data;
5. Effective and efficient complaint handling and dispute resolution;
6. Regulatory compliance; and
7. Fair competition.

The Bank continuously reviews and updates its policies, procedures, and internal controls relating to Consumers and the Public in line with developments in regulatory requirements, products and services, technology, and consumer needs to ensure the effective and sustainable implementation of consumer protection.

B. References

This Consumer Protection Policy of PT Bank JTrust Indonesia Tbk is prepared with reference to the following laws and regulations:

1. Law of the Republic of Indonesia No. 8 of 1999 concerning Consumer Protection.
2. Law of the Republic of Indonesia No. 27 of 2022 concerning Personal Data Protection.

3. Financial Services Authority Regulation No. 18 of 2016 concerning the Implementation of Risk Management for Commercial Banks.
4. Bank Indonesia Regulation No. 3 of 2023 concerning Consumer Protection by Bank Indonesia.
5. Financial Services Authority Regulation (POJK) No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector.

C. Scope of Consumer Protection

The scope of this Consumer Protection Policy governs all aspects of the Bank's business operations and applies to all Consumers who use the Bank's products and/or services, including activities related to fund collection, fund distribution, fund management, payment system operations, and other business activities in the financial services sector under the regulation and supervision of the Financial Services Authority (Otoritas Jasa Keuangan/OJK) and/or Bank Indonesia.

The issuance of this Policy reflects the Bank's commitment to maintaining Consumer trust through the comprehensive implementation of consumer protection principles. In developing and providing products and/or services, the Bank takes consumer protection aspects into consideration throughout the entire product lifecycle, including:

1. Product and/or service design;
2. Provision and disclosure of product and/or service information;
3. Marketing of products and/or services;
4. Preparation of agreements related to products and/or services;
5. Provision of services in relation to the use of products and/or services; and
6. Handling of complaints and dispute resolution concerning products and/or services.

D. Consumer Protection Principles

The Bank applies the following principles:

1. The Bank provides ongoing financial education to Consumers to help them understand the characteristics, benefits, risks, rights, and obligations associated with the Bank's products and/or services.
2. The Bank ensures openness and transparency by providing accurate, clear, and easily understandable information regarding its products and/or services.
3. The Bank treats all Consumers professionally, fairly, and responsibly without discrimination, including Consumers with special characteristics, such as persons with disabilities and elderly Consumers.
4. The Bank protects Consumers' assets, data, and information in accordance with the applicable laws and regulations.
5. The Bank handles complaints and resolves disputes effectively in a timely, fair, transparent, and well-documented manner.
6. The Bank complies with all applicable laws, regulations, and regulatory requirements in all of its business operations and activities.
7. The Bank upholds the principles of fair competition and transparent business practices in providing products and/or services to Consumers.

E. Consumer Protection Policy

1. ***Product and/or Service Design***

   The Bank ensures that every product and/or service:
   - Meets the needs and risk profile of Consumers;
   - Has clear features, fees, and risks; and
   - Has undergone adequate testing and documentation processes.

2. ***Provision and Disclosure of Information***

   The Bank provides information that is:
   - Clear, accurate, and not misleading;
   - Presented in plain and easily understandable Indonesian language; and
   - Delivered through Product Information Summaries (General and Personalized).

   The Bank also ensures that Consumers acknowledge and understand the product information before using the product and/or service.

3. ***Preparation of Agreements***

   The Bank prepares agreements based on the following principles:
   - Fairness and balance;
   - Transparency of fees, benefits, and risks; and
   - Prior notification of any changes at least 30 (thirty) business days before such changes become effective.

4. ***Service Delivery***

   The Bank:
   - Provides services in accordance with the applicable agreements and regulations;
   - Ensures equal access to its services;
   - Supports accessible services for persons with disabilities and elderly Consumers; and
   - Safeguards Consumers' funds and assets.

5. ***Complaint Handling***

   The Bank provides a 24-hour complaint handling service covering:
   - Receipt of complaints;
   - Complaint handling; and
   - Complaint resolution.

   Complaint resolution timeframes are as follows:
   - **Verbal complaints:** Maximum of 5 (five) business days;
   - **Written complaints:** Maximum of 10 (ten) business days.

6. ***Consumer Education***

   The Bank actively conducts financial education programs that are:
   - Well-planned and continuous;
   - Aimed at improving public financial literacy; and
   - Conducted separately from marketing activities.

7. ***Personal Data Protection***

The Bank ensures:

- The confidentiality and security of Consumers' personal data;
- That Consumers' personal data is used only with the Consumer's consent and in accordance with applicable laws and regulations; and
- Comprehensive protection of its information systems.

8. ***Prohibitions***

The Bank is prohibited from:

- Discriminating against Consumers;
- Misusing Consumers' personal data;
- Conducting marketing activities without the Consumer's consent; or
- Including unfair or detrimental clauses in agreements with Consumers.

F. Monitoring and Evaluation

1. ***Supervision***

The Financial Services Authority (Otoritas Jasa Keuangan/OJK) and Bank Indonesia supervise the Bank's implementation of consumer protection. The Bank shall provide any data and/or information required for supervisory purposes upon request.

2. ***Internal Control System***

The Bank implements an internal control system to ensure that consumer protection is carried out in accordance with the applicable laws and regulations.

3. ***Responsibility for the Implementation of Consumer Protection Requirements***

Through the relevant business unit(s), the Bank prepares an annual self-assessment report on its compliance with consumer protection requirements and submits the report to OJK once every year.

4. ***Responsibilities of the Board of Directors and the Board of Commissioners***

The Board of Directors is responsible for the implementation of consumer protection, while the Board of Commissioners is responsible for overseeing the Board of Directors' implementation of consumer protection requirements.

6. ***Sanctions***

Any violation of consumer protection requirements may be subject to administrative sanctions imposed by the relevant competent authorities in accordance with the applicable laws and regulations.

G. Complaint Channels

In the event of any violation or potential violation of this Policy, reports may be submitted through the following complaint channels:

1. Consumer Complaint Channels

a. **J Trust Call:** 1500615 (Domestic) or +62 21 2926 1000 (International)
b. **Customer Care Email:** customercare@jtrustbank.co.id

c. **Customer Care WhatsApp:** +62 812 9348 9747
d. **Official Website:** https://www.jtrustbank.co.id/id/pengaduan-nasabah

2. Whistleblowing System (WBS)

a. **WBS WhatsApp:** +62 822 1000 8718
b. **WBS Telephone:** +62 21 2788 9235
c. **WBS Email:** wbs@jtrustbank.co.id

All reports submitted through the Consumer Complaint Channels and/or the Whistleblowing System (WBS) will be handled in accordance with the Bank's internal policies and procedures. The Bank will maintain the confidentiality of the reporting party in accordance with the applicable laws and regulations.

H. Closing

This Policy reflects the Bank's commitment to maintaining Consumer trust through the consistent and continuous implementation of Consumer Protection principles in accordance with the applicable laws and regulations.