



Corporate Social Responsibility as it Pertains to Customers

Customers are BRI's strategic stakeholders who have a direct affect on its future business sustainability. Therefore BRI continues to develop services in line with the requirements of its urban customers and customers in remote areas throughout Indonesia. With the motto "Serving with Sincere Heart", BRI has a service-oriented mindset. BRI's corporate culture means that each employee knows not just how to run Bank's services but also why they exist.

CUSTOMER SERVICE POLICY

BRI's customer service policy is outlined in a service guideline manual called BRI Service Culture "CAKRAM," which focuses on efficiency, accuracy, friendliness, security and comfort of service.

Efficiency

- Serving customers promptly, and in accordance with the Service Level Agreement, with due regard to the principle of caution.
- Responding to customer complaints immediately, and in accordance with the Service Level Agreement, trying to reach win-win solutions

Accuracy

- Accurately documenting customer transactions.
- Providing information to customers within the integrated support system.

Friendliness

- Incorporating family values as a hallmark of BRI by providing services to customers with a personal touch.
- Making a positive impression on customers through positive attitudes, polite manner and attractive appearance.
- Communicating with familiarity and professionalism.

Security

- Providing a sense of security to customers through a reliable support system and professional human resources with high integrity.
- Maintaining confidentiality of customer data.
- Accurately documenting customers' financial records
- Maintaining security of all things entrusted by customers.

Comfort of Service

- Providing clean, neat, well-maintained and pleasant facilities and surroundings.
- Providing well-functioning equipment and infrastructure to meet customers' needs

PRODUCT INFORMATION MANAGEMENT

BRI provides information needed by customers based on type of product: savings, loans or banking services. Comprehensive information on product features, costs, benefits and inherent risks must be available. By identifying and controlling legal risks inherent in each product, BRI has not faced any product infringements in relation to customers during the reporting period

To ensure reliability, the information is delivered to customers through authoritative and responsible work units. To facilitate easy access, all information related to the Bank's range of products and services is also available to all stakeholders on www.bri.co.id, the social media and twitter @promo_BRI @kontakbri, mobile banking, as well as a 24-hour contact center

CUSTOMER DATA SECURITY

As a company engaged in financial services, and in accordance with BRI's Code of Conduct, the Bank prioritizes maintaining confidentiality of customer data. This commitment is in line with the regulations issued by the regulator, including Law No. 7 of 1992 concerning Banking. Article 40 of this Law states that "Banks are prohibited from providing confidential information". Another regulation concerning confidentiality is Article 31 of the FSA Regulation No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector, which stipulates that "The financial services business is prohibited in any way from providing data and/or information about its customers to third parties."

BRI realizes that the trust of its customers is important to the Bank's growth. Therefore, besides adhering to the regulations, BRI continues to uphold its confidentiality policy, which has been implemented in its operational and business processes, such as:

- 1) BRI has internal rules about protection of customer data (Div Service Letter No. B.425-LYN/KPO/05/2015, dated May 5, 2015).

- 2) BRI must ensure the confidentiality of customer data from any unauthorized parties in accordance with all applicable regulations. Every BRI Contact Center officer is required to sign a statement of compliance with BRI's Code of Ethics as stipulated in the Decree of the Board of Commissioners and Directors of PT Bank Rakyat Indonesia (Persero) Tbk No. 06-KOM/BRI/12/2013, S.65-DIR/DKP/02/2013 on the Code of Ethics of PT Bank Rakyat Indonesia (Persero) Tbk.
- 3) When customers open a bank account, their data is inputted into BRI's system by an employee authorized to do so by high level officials. In addition, all BRI's employees have been given a password.
- 4) Not all workers have the authority to access the Bank's customer database. This is to mitigate risk and safeguard BRI's customer database security.
- 5) All BRI's employees have signed a Collective Labor Agreement, which states their commitment to maintaining confidentiality of customer data.
- 6) The employees who are authorized to have access to customer data must sign an additional agreement to reinforce their commitment to maintaining confidentiality of customer data.
- 7) All PCs used by front liners and other authorized employees who have access to customer data, have been equipped with a hardening system to prevent potential leakage, and attacks, of customer data.
- 8) BRI's customer service policy is outlined in a service guide manual called BRI service culture "CAKRAM": efficiency, friendliness, accuracy, security and comfort of service. To keep information "SECURE", BRI continues to maintain confidentiality of customer data.

In addition to the above processes, the Company also provides education to raise customers' awareness and alert them to potential security risks when conducting transactions. Among them are calls for caution when performing transactions, and ensuring that frontliners alert customers to any potential fraud.

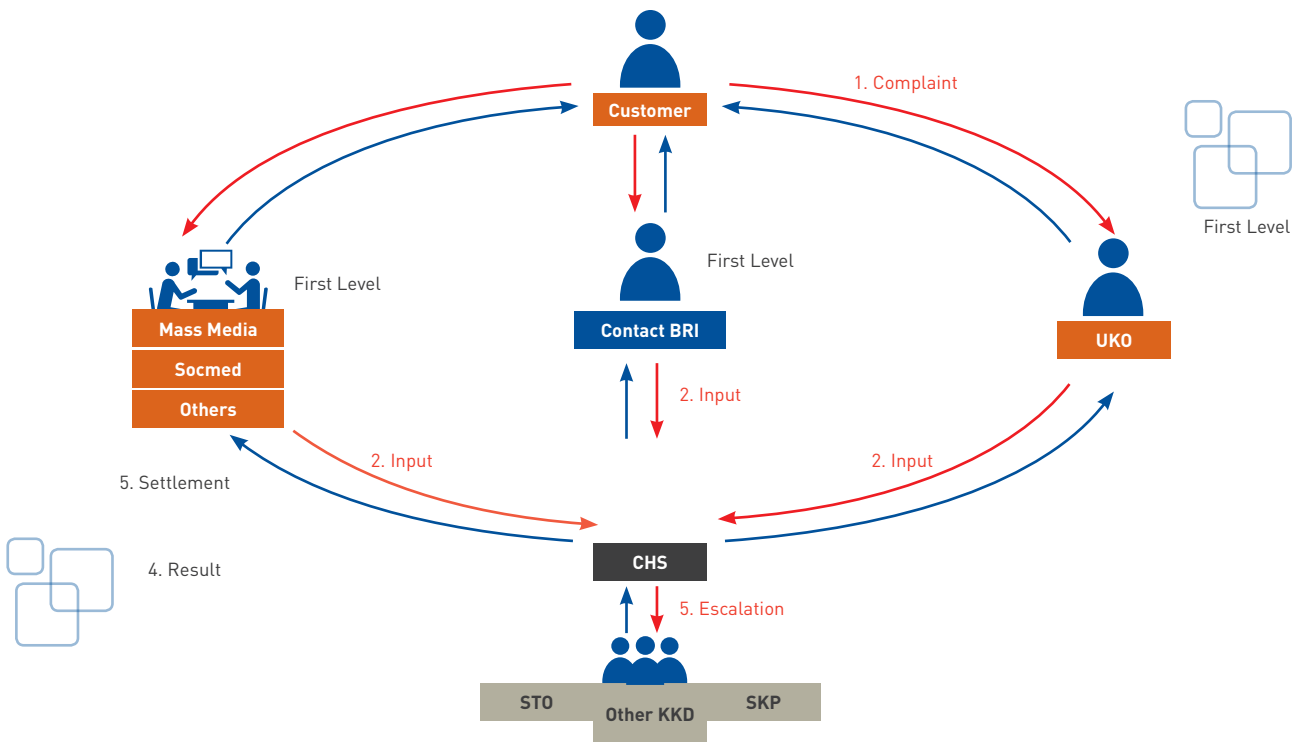
CUSTOMER COMPLAINTS SERVICE

BRI believes that customer complaints provide essential input for improving the quality of its services and products. Through a centralized system of complaint handling, BRI provides customers with the means to express their grievances and to recommend future improvements. Therefore, every customer complaint must be identified and responded to quickly. BRI uses an omni-channel as an access point for BRI’s customers who either require information about BRI’s products and services, or wish to lodge a complaint. Customers can submit a complaint through one of the channels below:

1. Face-to-face Customer Service at BRI Operating Unit;

2. Telephone 14 017, 1,500,017, or 021-57987400/Premium call via 021-5758899 or 08,001,017,017;
3. Webchat at www.bri.co.id;
4. Email callbri@bri.co.id;
5. Internet banking at <https://ib.bri.co.id>;
6. Twitter at @kontak_bri;
7. Facebook at BANK BRI Official;
8. Whatsapp and SMS 08.1212.14017.

BRI can take up to 20 (twenty) working days to resolve a customer complaint, as outlined in its Service Level Agreement (SLA).



BRI’s complaint mechanism is as follows:

A. Complaint Procedures:

1. Complaints from customers are expressions of their dissatisfaction due to potential financial losses that might be incurred due to the bank’s error or omission.
2. A customer should immediately report their complaint to BRI through one of the designated channels as soon as possible after the condition in point 1.
3. Complaints may be made verbally or in writing to:
 - a. Special Branch Office/Branch Office/Cash Office/ Teras BRI, or received by customer service;
 - b. Priority Service Centers and BRI Digital Branches, received by Priority Banking Assistant;
 - c. BRI Call Center Phone Numbers, 14 017 or 1500017;
 - d. E-mail BRI (via the contact us menu on the website www.bri.co.id or callbri@bri.co.id);
 - e. Through social media BRI bank officials.

4. Complaints made verbally must contain the following information:
 - a. Customer Data;
 - b. Description of the problem
5. Complaints made verbally must contain the following information:
 - a. Customer complaint form that contains customer data and describes the problem;
 - b. A copy of the client's identity card (KTP);
 - c. Evidence of the financial transaction at BRI that relates to the complaint/other supporting documents that relate to the complaint.
6. Complaints via email must contain the following information:
 - a. Customer data and the description of the problem;
 - b. Scanned files/data captures of the financial transaction at BRI that relates to the failed complaint.
7. A customer claim submitted verbally must be settled within 2 (two) business days of the complaint, while a customer claim submitted in writing must be settled within 20 (twenty) business days of the complaint;
8. Any unsatisfactory resolution of a complaint related to a financial loss can be moved to banking mediation

For evaluation purposes, the work units that handle complaints at the Bank must register and review all complaints to improve BRI's services in the future. Complaints should be resolved quickly on priority basis. The following data shows the number of complaints, follow-ups and settlements of customer claims in 2016:

Period	Complaints Signed	Complaints Followed up	Complaints Settled
2014	391,911	391,911	348,319
2015	626,847	626,847	568,833
2016	725,657	725,657	714,904

In terms of the types of complaints, the data for 2016 is as follows:

Types of Complaint:	Total Complaint	Complaint Resolved
Finance	725,657	714,904 (98.52%)
Availability of Information	735,051	734,767 (99.96%)
Customer Privacy	3	2 (66.67%)
Non-Financial	1,183,413	1,177,845 (99.53%)
Quality of Service	4,239	4,193 (98.91%)
Etc	-	-
Total	2,648,363	2,631,711 (99.37%)

CUSTOMER SATISFACTION SURVEY

BRI regularly conduct customer satisfaction surveys, with the results used to improve the quality of customer service. To obtain accurate survey results, BRI uses two (2) methods: internal survey conducted jointly by the Assurance divisions in the Head Office and in the Regional Offices, and external survey carried out by independent institutions using comparative variables, i.e services offered by competitors in the banking industry.

In 2016, a survey by Carre (independent survey agency) was carried out in four cities: Jabodetabek, Surabaya, Semarang and Medan. BRI's SQIndex was 4.0205, and above the industry average of 3.9979. This illustrates that BRI's customers are generally satisfied with the Bank's services and products.

Improvements made by BRI to provide better quality of service to its customers have also been recognized by credible institutions as reflected in these awards received by BRI in 2016:

1. DIAMOND SQ Award;
2. Gold Champion of Indonesia WOW Service Excellence Award in the Region of Bali Kalimantan in the category of Conventional Bank BUKU IV;
3. Silver Champion of Indonesia WOW Service Excellence Award in the Region of Sulawesi, Papua in the category of Conventional Bank BUKU IV;
4. Indonesia Digital Hot Brand Award 2016 Call Center category by Bank TRANSnCO Research.