

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.