

A. Introduction

The Consumer Protection Policy of PT Bank JTrust Indonesia Tbk ("Bank") is prepared in accordance with the bank's business processes and refers to applicable laws and regulations regarding customer protection. This policy is the main basis for the bank's commitment to providing protection for consumers. The implementation of this consumer protection policy will be carried out in stages, effectively and efficiently, in accordance with the availability of resources, needs, and the level of urgency for each aspect stated in this policy.

The bank offers a variety of banking products and/or services in order to respond to the financial needs of customers from various groups, both individual customers and corporate customers. In addition, the bank has established a commitment to be socially responsible, conduct sustainable business, and understand the importance of consumer protection.

This is in accordance with the Financial Services Authority Regulations (POJK), Bank Indonesia Regulations (PBI), Financial Services Authority Circular Letters (SEOJK), and Regulations for Members of the Board of Governors (PADG). Meanwhile, the Bank's Consumer Protection Policy is based on consumer protection principles, including:

1. Equality and fair treatment.
2. Openness (disclosure) and transparency.
3. Education and literacy.
4. Responsible business conduct.
5. Protection of consumer assets against misuse.
6. Protection of consumer data and/or information.
7. Effective complaint handling and resolution.

B. Legal Basis

The legal basis used in preparing the Bank's Consumer Protection Policy includes:

1. Financial Services Authority Regulation Number 18/POJK.07/2018 dated 10 September 2018 concerning Consumer Complaint Services in the Financial Services Sector.
2. Financial Services Authority Regulation Number 31/POJK.07/2020 dated 22 April 2020 concerning the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority.
3. Financial Services Authority Regulation Number 61/POJK.07/2020 dated 16 December 2020 concerning Alternative Dispute Resolution Institutions in the Financial Services Sector.
4. Financial Services Authority Regulation Number 6/POJK.07/2022 dated 14 April 2022 concerning Consumer and Public Protection in the Financial Services Sector.
5. Financial Services Authority Regulation Number 3 of 2023 dated 24 March 2023 concerning Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Community.
6. Bank Indonesia Regulation Number 3 of 2023 dated 27 June 2023 concerning Consumer Protection.
7. Financial Services Authority Circular Number 1/SEOJK.07/2014 dated 14 February 2014 concerning Service and Resolution of Consumer Complaints for Financial Services Business Actors.

8. Financial Services Authority Circular Number 2/SEOJK.07/2014 dated 14 February 2014 concerning Implementation of Education in the Context of Increasing Financial Literacy for Consumers and/or the Community
9. Financial Services Authority Circular Number 12/SEOJK.07/2014 dated 24 July 2014 concerning Submission of Information in the Context of Marketing Financial Products and/or Services.
10. Financial Services Authority Circular Letter Number 13/SEOJK.07/2014 dated 20 August 2014 concerning Standard Agreements.
11. Financial Services Authority Circular Number 14/SEOJK.07/2014 dated 20 August 2014 concerning Confidentiality and Security of Consumer Data and/or Personal Information.
12. Financial Services Authority Circular Number 30/SEOJK.07/2017 dated 20 June 2017 concerning Implementation of Activities to Increase Financial Literacy in the Financial Services Sector.
13. Financial Services Authority Circular Number 31/SEOJK.07/2017 dated 20 June 2017 concerning Implementation of Activities to Increase Financial Inclusion in the Financial Services Sector.
14. Financial Services Authority Circular Number 17/SEOJK.07/2018 dated 6 December 2018 concerning Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector.
15. Regulation of Members of the Board of Governors Number 20 of 2023 dated 14 December 2023 concerning Procedures for Implementing Bank Indonesia Consumer Protection

C. Scope of Consumer Protection

The scope and context of bank consumer protection are in accordance with the scope of business activities in the financial services sector and payment service providers. This Consumer Protection Policy includes protection for consumers who utilize Bank products and/or services that provide payment system services, fund collection business activities, fund distribution, fund management, and/or other business activities in the financial services sector, which are regulated and supervised by the OJK and/or Bank Indonesia. The issuance of this policy is a form of the bank's commitment to maintaining customer trust. Matters of concern to the Bank in developing products or activities related to the implementation of consumer protection, namely:

1. Product and/or service design.
2. Providing product and/or service information.
3. Submission of product and/or service information.
4. Marketing of products and/or services.
5. Preparation of agreements related to products and/or services.
6. Providing services for the use of products and/or services.
7. Handling complaints and resolving disputes regarding products and/or services

D. Consumer Protection Policy

1. Submission of Information in the Context of Marketing Products and/or Services

Banks are obliged to provide information related to products and/or services that is accurate, current, honest, clear, not misleading, and in accordance with applicable

ethics and principles. In every product and/or service offer or promotion, the bank is required to include and/or mention:

- a. the bank's name and/or logo;
- b. Statement that the bank is licensed and supervised by the OJK and is an IDIC Participant

In the event that sales of products and/or services can only be carried out by individuals registered with the OJK, then the offer or promotion must include a statement that the individual is licensed and supervised by the OJK.

2. Consumer Literacy Education

The Bank is committed to educating consumers to increase consumer and/or public literacy, which focuses on providing information regarding the basic features of products and/or services, including knowledge and skills related to risks, benefits, and costs. The implementation of education will be reported in accordance with the bank's education reporting procedures.

3. Drafting of Standard Agreement

In the process of offering products and/or services to mass consumers, the bank will make a standard agreement, namely a written agreement that is determined unilaterally by the bank, contains standard clauses regarding the content, form, and method of manufacture, and is used to offer products and/or services. The making of standard agreements is carried out with the principles of balance, justice, and fairness.

4. Confidentiality of Consumer Data and Information

Banks are prohibited from providing personal data and/or information regarding consumers unless with the consumer's written consent and/or as required by statutory regulations.

5. Complaint Service and Resolution

The bank's services and resolution of consumer complaints are followed up in accordance with the provisions for handling complaints currently in effect, including the following:

- a. Follow up and resolve complaints within a time period in accordance with the bank's complaint handling provisions.
- b. Conveying mechanisms for handling and resolving complaints to consumers using language that is easy to understand and giving consumers the opportunity to explain the complaint material.
- c. providing information on the status of consumer complaints, including by telephone, email, letter, or other means of communication.
- d. If the complaint cannot be resolved or there is no agreement, then the complaint can be resolved through a court or alternative dispute resolution institution (according to the list from the OJK).

6. Prohibitions for the Bank

Prohibitions regarding consumer protection include the following:

- a. providing discriminatory treatment.
- b. providing data and/or information about consumers to third parties, unless the consumer gives written consent and/or is required by statutory regulations.
- c. Using marketing strategies that are detrimental to consumers by taking advantage of the condition of consumers who have no other choice in making decisions.
- d. Offering products and/or services through personal communication means without consumer consent (consent can be given either verbally or in writing).
- e. Abusing consumer conditions and including exoneration or exemption clauses in product and/or service promises.
- f. Charge fees for services and complaint resolution.

E. Monitoring and Evaluation

1. Supervision

OJK and Bank Indonesia are the institutions that supervise banks in implementing consumer protection. Banks are obliged to provide data and/or information requested at any time in accordance with supervisory needs.

2. Internal Control System

The Bank implements internal controls related to consumer protection to ensure implementation runs in accordance with applicable regulations.

3. Responsible Party for Implementing Consumer Protection Provisions

The bank, through the relevant work unit, will make its own assessment report regarding compliance with consumer protection provisions, which is submitted to the 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, and the Board of Commissioners is obliged to supervise the implementation of the directors' responsibilities for the implementation of consumer protection provisions.

5. Sanctions

The Bank understands that violations of consumer protection will be subject to administrative sanctions by the Authority.

F. Closing

In the event of a violation or potential violation in the implementation of this policy, the parties can report it through:

1. Customer Complaints Channel

Kebijakan Perlindungan Konsumen
PT Bank JTrust Indonesia Tbk
Customer Protection Policy
PT Bank JTrust Indonesia Tbk



1500 615

J Trust Call
(Seluler dan Lokal)
J Trust Bank



+6221 29261110

J Trust Call
International
J Trust Bank



Kantor Cabang

Kantor Cabang
J Trust Bank
Terdekat

<https://www.jtrustbank.co.id/id/pengaduan-nasabah>

2. Violation and/or Fraud Reporting System (Whistleblowing System)
 - a. Telephone Hotline: 021 – 27889235
 - b. Email Address: wbs@jtrustbank.co.id