

CUSTOMER/NON-CUSTOMER COMPLAINTS HANDLING 2022

PT BFI FINANCE INDONESIA TBK

In 2022, the Company received a total of 5,656 complaints in its system, with the details as follows:

No.	Financing Type	Status of Resolution						Number of Complaints
		Resolved		Being Processed		Unresolved		
		Percentage	Total	Percentage	Percentage	Total	Percentage	
1.	Investasi	1,537	100%	0	0%	0	0%	1,537
2.	Modal Kerja	1,558	100%	0	0%	0	0%	1,558
3.	Multiguna	2,561	100%	0	0%	0	0%	2,561
Total								5,656

BFI Finance implements a Service Level Agreement (SLA) for the resolution period for each complaint it has received. This SLA was determined based on internal policy and the prevailing regulations in Indonesia. A high SLA achievement score in 2022 was reflected by the fact that all complaints were completely resolved within 5 working days at the latest for verbal complaints and 20 working days at the latest for written complaints.