

CUSTOMER/NON-CUSTOMER COMPLAINTS HANDLING 2023

PT BFI FINANCE INDONESIA TBK

In 2023, a total of 8,063 complaints were received and 100% of this number had been resolved by the end of the year. The Company sustained its performance in resolving complaints in accordance with the standards stipulated in POJK No. 18/POJK.07/2018 on Customer Complaint Services in the Financial Services Sector, namely a maximum of 5 working days for verbal complaints and 20 working days for written complaints.

No.	Financing Type	Status of Resolution						Number of Complaints
		Resolved		Being Processed		Unresolved		
		Total	Percentage	Total	Percentage	Total	Percentage	
1.	Investment	186	100%	0	0%	0	0%	186
2.	Working Capital	2,445	100%	0	0%	0	0%	2,445
3.	Multipurpose	4,256	100%	0	0%	0	0%	4,256
4.	Non-Customer	1,176	100%	0	0%	0	0%	1,176
Total								8,063

Complaints in 2023 increased in number by 30% from 2022's figure, due to the cyberattack that occurred in mid-2023. This incident prevented some customers from making online payments on the Company system. Of the total number of complaints received in 2023, 21% related directly to issues with the payment system. All complaints were resolved according to the applicable service level.