

2022 Annual Complaint Handling Report Bank Neo Commerce

Bank Neo Commerce publishes a report on the handling of complaints received by the Bank at least once a year in the Annual Report and on the Bank's website, in compliance with SEOJK No. 17/SEOJK.07/2018 concerning Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector. The following table outlines the type of financial transaction during the year 2022:

Types of Financial Transactions	Resolved		In Process		Unresolved		Total
	Quantity	%	Quantity	%	Quantity	%	
<i>Electronic Banking</i>	34172	95,8%	495	76,4%	0	0%	34667
Kartu ATM/Debit/Mesin ATM	59	0,2%	0	0,0%	0	0%	59
Kredit Tanpa Agunan	1448	4,1%	153	23,6%	0	0%	1601
Total	35679	98,2%	648	1,8%	0	0%	36327

Notes :

*) The "Resolved" column is filled out if the Complaint has been given a Complaint Response by the PUJK and if:

1. The consumer has responded and agreed to the solution
2. The consumer has not raised any objections; or
3. The consumer has raised objections, but the PUJK rejected the consumer's objection

***) The "In Process" column is filled out if :

1. The "In Process" column is filled out if
2. The Complaint has been responded to by the PUJK but the consumer objects and the PUJK is currently handling the said objection.

****) The "Unresolved" column is filled out if the Complaint has been responded to by the PUJK, but the consumer objects, and the PUJK has not yet decided to handle the objection.

