

### 2025 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 2025:

Types of Financial Transactions	Resolved		In Process		Unresolved		Total
	Quantity	%	Quantity	%	Quantity	%	
Electronic Banking	15887	99,2%	121	0,8%	0	0%	16008
Kartu ATM/Debit/Mesin ATM	13	81,3%	3	18,7%	0	0%	16
Kredit Tanpa Agunan	2093	96,6%	73	3,4%	0	0%	2166
Wealth Management	4	100%	0	0,0%	0	0%	4
<b>Total</b>	<b>17997</b>		<b>197</b>		<b>0</b>		<b>18194</b>

#### 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 Complaint is currently being processes;
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.

