Client Complaint Procedure Summary

The Client Complaint Procedures summarised below are integral to your relationship with Bank of America, N.A., Jakarta Branch and apply in relation to any and all products and services that have been marketed, promoted or provided to you as part of your customer relationship with Bank of America, N.A., Jakarta Branch

Customer can file complaints to Bank of America NA. Jakarta Branch through:

1. **Email**
   - a. asia.sse-jk@baml.com for Corporate clients
   - b. asia.fics-jk@baml.com for Financial Institution and Non Government Organization

2. **Phone**
   - a. +62 21 29553775 for Corporate clients
   - b. +62 21 29553772 for Financial Institution and Non Government Organization

3. **Formal letter or direct meeting** on this address:
   Bank of America NA. Jakarta Branch
   Indonesia Stock Exchange Building Kav 52-53, Tower 2, 23rd Floor, Jakarta
   attn. Client Service and Fulfillment (CSF) Team

Customer complaint must be submitted by authorized person/s or known contact registered in our system or other party as long as authorization letter is provided which includes type and date of financial transaction, as well as the description of the reported problem along with evidence (if any) for further investigation by Bank of America NA. Jakarta Branch.

Bank of America NA. Jakarta Branch must immediately handle and settle written complaint by 20 (twenty) business days at the latest and for verbal complaint by 5 (five) business days at the latest after the complaint is received. Under certain conditions, Bank of America NA. Jakarta Branch can extend the period maximum up to the next 20 (twenty) business days. The certain conditions are:

a. Bank of America NA. Jakarta Branch receiving the complaint is not the same as the Bank of America NA office of where the issue occurs and there is a communication constraint between the two offices of Bank of America NA
b. The complaint filed by customer requires special checking of the documents of Bank of America NA Jakarta Branch; and/or
c. There are other matters beyond the control of Bank of America NA Jakarta Branch

In the case there is not any agreement on the settlement of the complaint, customer may find the resolution via court or out of court. Out of court dispute resolution is conducted through Alternative Dispute Resolution Institution which is included on the List of Alternative Dispute Resolution Institutions set by Financial Service Authority.