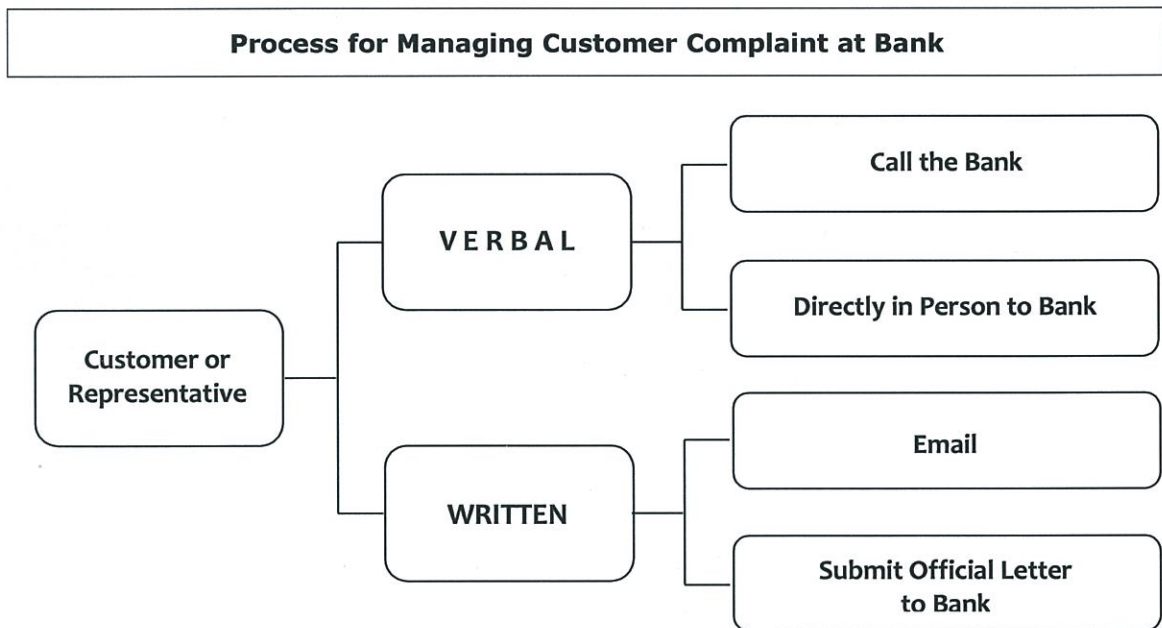


CUSTOMER COMPLAINT MANAGEMENT PROCESS OF PT. BANK MIZUHO INDONESIA

In comply with all banking activities, PT. BANK MIZUHO INDONESIA (“Bank”) at times will not be able to fulfill all of our Customer’s expectation. If such cases occur, it may lead to dissatisfaction and complaint from the Customers.
Should the Customer have any complaints that may lead to loss and/or potential financial loss, the Customer may contact the Bank and the Bank will try to provide the best solutions.



How to submit complaint to Bank:

1. Verbal

- a. Contact Number Reserved at Bank: +62 21 392 5222
- b. Directly to Bank:

PT. BANK MIZUHO INDONESIA
Sinar Mas Land Plaza - Tower II, 24th Floor
Jalan M.H. Thamrin No. 51
Jakarta 10350

Operational Hours:
Monday - Friday, 08:00am – 14:00pm

When the Customer convey their complaint verbally, the complaint will be handled and resolved within 2 (two) working days by the Bank. For cases which the Customer’s complaint will take more than 2 (two) working days to be handled and resolved, Bank will ask the Customer to submit the complaint in Writing.

2. Writing

- a. Submitting an official letter directed to the Bank, by delivering it directly in person to Bank, send by facsimile through +62 21 392 6354, or by postal service.
- b. Through e-mail (customercare@mizuho-cb.com)
- c. For written complaint, Customer must provide an adequate supporting documentations, such as:
 - o Copy of Customer's Identification;
 - o Copy of financial transactions of the related issues; and
 - o Copy of other documents related to the issue

Written complaint will be settled within a maximum period of 20 (twenty) days after the actual complaint is received, together with the complete supporting documents. For cases which the complaint could not be settled due to certain conditions, it may be extended up to 20 (twenty) working days. The Bank will inform its Customer before the deadline of the first 20 (twenty) working days ends.

3. Customer's Representative

If the complaint is submitted by a Customer Representative, then in addition to the mentioned documents above, other documents that need to be submitted, are as follows:

- Copy of Customer's representative identification;
- Power of Attorney from the Customer to its representative stating that the Customer authorizes the Customer's representative to act for and on behalf of the Customer;
- If the Customer's representative is an institution or a legal entity, it must be attached with a document stating that the Customer's representative is the authority to represent the institution or legal entity.

Complaint Received by Bank

1. Bank receives every complaint submitted by the Customer and/or Customer's representative both in verbal and in writing.
2. Bank provides explanation of the policies and procedures for the settlement of the complaint at the time which Customer and/or Customer's representative submits a complaint.
3. Bank provides a receipt when the complaint is submitted in writing.

For cases which Bank's settlement of complaint has not yet to satisfy the Customer

For cases which complaint settlement related to financial losses has not yet satisfy the Customer, efforts to resolve the complaint can be process through Bank Indonesia (BI) Financial Intermediary Institution especially related to Payment System arranged by BI and/or the Alternative Dispute Resolution (ADR) Institution contained in the list of ADR set by the Financial Services Authorities (FSA).