**PUBLIKASI PENANGANAN PENGADUAN**

**(HANDLING COMPLAINT PUBLICATIONS)**

**PERIOD : JANUARY S.D. JUNE 2026**

**PT BANK UOB INDONESIA**

| No. | Jenis Transaksi Keuangan *Types of Financial Transaction (Financial & Non Financial)* | Selesai *) *(Resolved)* | | Dalam Proses *) *(In Progres)* | | Tidak Selesai *) *(Unresolved)* | | Jumlah Pengaduan *(Number of Complaint)* |
|---|---|---|---|---|---|---|---|---|
| | | Jumlah *(Total)* | Persentase (%) | Jumlah *(Total)* | Persentase (%) | Jumlah *(Total)* | Persentase (%) | |
| 1 | Giro *(Current Account)* | 2 | 67% | 1 | 33% | 0 | 0% | 3 |
| 2 | Tabungan *(Saving Account)* | 53 | 96% | 2 | 4% | 0 | 0% | 55 |
| 3 | Deposito *(Time Deposits)* | 1 | 100% | 0 | 0% | 0 | 0% | 1 |
| 4 | Kredit / Pembiayaan Modal Kerja *(Credit / Working Capital Financing)* | 4 | 80% | 1 | 20% | 0 | 0% | 5 |
| 5 | Kredit/Pembiayaan Pemilikan Rumah/Apartemen *(Home / Apartment Ownership Credit / Financing)* | 3 | 100% | 0 | 0% | 0 | 0% | 3 |
| 6 | ATM / Kartu Debit *(ATM / Debit Card)* | 176 | 96% | 8 | 4.3% | 0 | 0% | 184 |
| 7 | Kartu Kredit *(Credit Card)* | 3806 | 89% | 455 | 10.7% | 0 | 0% | 4,261 |
| 8 | Direct Debit *(Direct Debit)* | 0 | NA | 0 | NA | 0 | NA | 0 |
| 9 | Standing Instruction *(Standing Instruction)* | 0 | NA | 0 | NA | 0 | NA | 0 |
| 10 | Electronic Banking *(Electronic Banking)* | 791 | 95% | 41 | 4.9% | 0 | 0% | 832 |
| 11 | Reksa Dana *(Mutual Fund)* | 0 | NA | 0 | NA | 0 | NA | 0 |
| 12 | Bancassurance *(Bancassurance)* | 0 | NA | 0 | NA | 0 | NA | 0 |
| 13 | Wealth Management *(Wealth Management)* | 0 | NA | 0 | NA | 0 | NA | 0 |
| 14 | Trade Finance *(Trade Finance)* | 0 | NA | 0 | NA | 0 | NA | 0 |
| 15 | Derivatif *(Derivatif)* | 0 | NA | 0 | NA | 0 | NA | 0 |
| 16 | Remittance *(Remittance)* | 0 | NA | 0 | NA | 0 | NA | 0 |
| **TOTAL** | | **4,836** | **90.5%** | **508** | **9.5%** | **0** | **0%** | **5,344** |

**Keterangan : Pengaduan Financial & Non Financial Posisi 30 Juni 2026**

***(Note: Financial & Non-Financial Complaints Position 30 June 2026)***

## Perlindungan Nasabah

UOB Indonesia menjalankan usahanya dengan penuh tanggung jawab. Kami menyediakan layanan berkualitas kepada nasabah kami serta memastikan kebutuhan keuangan mereka terpenuhi. Petugas *Customer Service* dan *Contact Centre* kami selalu mendukung setiap kebutuhan transaksi nasabah.

Untuk memastikan bahwa keluhan dan masukan nasabah ditanggapi dengan baik, Bank telah menerapkan kebijakan dan prosedur dalam penerimaan, penanganan keluhan dan penyelesaian pengaduan nasabah serta penyelesaian sengketa atau perselisihan sesuai dengan peraturan Otoritas Jasa Keuangan dan Bank Indonesia.

Bank menyediakan beberapa kanal untuk nasabah yang ingin menyampaikan tanggapan dan/ atau keluhan terhadap produk dan layanan Bank, yaitu:

1. Kantor Cabang
2. Contact Centre 14008
3. Live Chat UOB TMRW
4. Email uobcare@uob.co.id
5. Website www.uob.co.id
6. Media Sosial resmi Bank

Contact Center Bank melayani nasabah selama 24 jam dengan didukung oleh mesin penjawab otomatis dan para petugas yang siap untuk melayani nasabah.Layanan Contact Center menangani pertanyaan nasabah mengenai kartu kredit, tabungan dan pinjaman.

Kami berkomitmen untuk melakukan peningkatan kualitas layanan, dengan secara rutin mengadakan program pengembangan khusus untuk agent contact center dan petugas customer service di kantor cabang.

Program ini dilaksanakan untuk meningkatkan pengetahuan dan keterampilan serta memastikan bahwa informasi telah disampaikan secara akurat kepada nasabah.

## Customer Protection

UOB Indonesia conducts its business in a responsible manner. We provide high-quality services to our customers to meet their financial needs. Our Customer Service Officers and Contact Center are dedicated to supporting customers with their banking transactions and inquiries.

To ensure that customer complaints and concerns are handled fairly and effectively, the Bank has established policies and procedures for complaint handling and dispute resolution in accordance with Financial Services Authorities and Bank Indonesia regulations.

Customers may provide feedback through the channels that the Bank has provided:

1. Branch Office
2. Contact Centre 14008
3. Live Chat UOB TMRW
4. Email uobcare@uob.co.id
5. Website www.uob.co.id
6. Official Social Media

Bank Contact Center is equipped with an automatic answering machine and contact center agent service for 24 hours. Contact Centre handles customer questions about credit cards, savings and loans.

The Bank is committed to continuously enhancing service quality by conducting regular trainings and development programmes for Contact Centre Representatives and branch Customer Service Officers.

These programmes are designed to strengthened employees' knowledge and competencies while ensuring that customers receive accurate, clear, timely and enabling the Bank to deliver a consistent and customer-centric service experience.