

**PUBLIKASI PENANGANAN PENGADUAN**  
(HANDLING COMPLAINT PUBLICATIONS)  
PERIODE : JANUARY S.D. DECEMBER 2019  
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)	97	100%	0	0%	0	0%	97
2	Tabungan (Saving Account)	22	92%	2	8%	0	0%	24
3	Penghimpunan Dana Lainnya	2	100%	0	0%	0	0%	2
4	Kredit / Pembiayaan Modal Kerja (Credit / Working Capital Financing)	4	100%	0	0%	0	0%	4
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)	318	94,6%	18	5,4%	0	0%	336
7	Kartu Kredit (Credit Card)	971	70,4%	409	29,6%	0	0%	1380
8	Direct Debit (Direct Debit)	1	50,0%	1	50,0%	0	0%	2
9	Standing Instruction (Standing Instruction)	10	100%	0	0%	0	0%	10
10	Remittance (Remittance)	2	100%	0	0%	0	0%	2
11	RTGS (Real Time Gross Settlement)	2	100%	0	0%	0	0%	2
12	Electronic Banking (Electronic Banking)	258	99,6%	1	0,4%	0	0%	259
13	Reksa Dana (Mutual Fund)	4	100%	0	0%	0	0%	4
14	Trade Finance (Trade Finance)	1	100,0%	0	0,0%	0	0%	1
<b>TOTAL</b>		<b>1.695</b>	<b>79,7%</b>	<b>431</b>	<b>20,3%</b>	<b>0</b>	<b>0%</b>	<b>2.126</b>

Keterangan : Pengaduan Financial & Non Financial Posisi 31 Desember 2019  
(Note: Financial & Non-Financial Complaints Position 31 December 2019)

## 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 Call Centre kami selalu mendukung setiap kebutuhan transaksi nasabah. Untuk memastikan bahwa keluhan dan perhatian nasabah ditanggapi dengan baik, Bank telah menerapkan kebijakan penanganan keluhan dan menyelesaikan perselisihan dengan nasabah. Prosedur dalam menerima keluhan nasabah di kantor cabang atau unit usaha kami termasuk penyelesaian perselisihan dilakukan sesuai dengan peraturan Bank Indonesia dan peraturan lainnya melalui Surat Edaran No.19/CAS/0001 perihal Pedoman Penerimaan dan Penyelesaian Pengaduan Nasabah. Nasabah yang ingin memberi tanggapan atas layanan Bank dapat mengisi formulir yang disediakan oleh Petugas Customer Service di kantor cabang kami. Selain itu, Bank juga menyediakan informasi kepada nasabah tentang mediasi perbankan melalui poster yang dipasang pada cabang-cabang kami dan website UOB Indonesia ([www.uob.co.id](http://www.uob.co.id)). Call Centre Bank dilengkapi dengan mesin penjawab otomatis dan layanan call agent 24 jam. Call Centre menangani pertanyaan nasabah mengenai kartu kredit, tabungan dan pinjaman. Kami senantiasa berusaha memperbaiki kualitas layanan, untuk itu Bank secara rutin mengadakan program pengembangan khusus untuk call agent untuk meningkatkan pengetahuan mereka dan memastikan bahwa informasi telah disampaikan secara akurat kepada nasabah.

## Customer Protection

UOB Indonesia conducts its business in a responsible manner. We provide quality services to our customers and ensure their financial needs are met. Our Customer Service and Call Centre always support every need of customer transactions. To ensure that the complaints and concerns of customers is well responded, the Bank implements a policy for handling complaints and settling disputes with customers. Bank procedures in receiving customer complaints in a branch office or our business units and for the settlement of disputes carried out in accordance with Indonesian laws and other regulations through Circular No. 19/CAS/0001 regarding Revised Guidelines for Acceptance and Resolution of Customer Complaints. Customers who want to give feedback on the services of the Bank can fill out a form provided by Customer Service Officers at our branches. In addition, the Bank also provides information to customers about banking mediation through posters mounted on our branches and also in our website. Bank Call Centre is equipped with an automatic answering machine and call center agent service for 24 hours. Call Centre handles customer questions about credit cards, savings and loans. We continuously improve the quality of service, therefore the Bank regularly holds special development programme for the agents to increase their knowledge and ensure the delivery of accurate information to customers