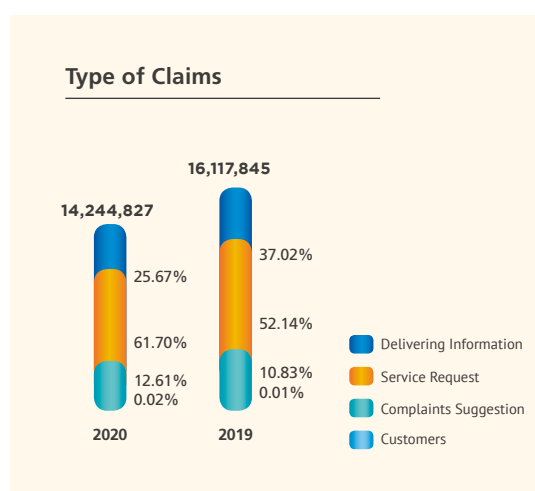


Service Level Agreement (SLA)

BCA has established the duration of problem solving, which varies starting from 1 (one) until 45 (fourty five) working days, depending on the types of the reported problems. Currently, 99,3% of the problems raised through Halo BCA have been resolved in accordance with the service level agreement (SLA). The number of customers contacting Halo BCA in 2020 is 14,244,827 (fourteen milion two hundred forty-four thousand eight hundred twenty-seven).



Types of customer complaints are divided into the following criteria:

- 25.67% are information delivery.
- 61.70% are customer services inquiries (e.g. blocking, activation, etc.).
- 12.61% are customer who file the complaints.
- 0.02% are suggestion given by customers.

2. BCA Website

BCA website, www.bca.co.id serves as the sources of reliable information for the existing customers and/or prospective customers. It offers variety of products, services and attractive promotions, as well as it provides various BCA information, consists of, corporate information, finance and banking, BCA's shareholders information, credit rating, investor news, and other information disclosures. It also shows the corporate activities, comprises of analyst meeting, financial reports, and a wide array of BCA Corporate Social Responsibility (CSR) programs that are held regularly and presented in BCA website. The disclosures of those informations are inline with the BCA's commitment to maintain the transparency of information as part of Good Corporate Governance (GCG) implementation and in compliance with the regulations, while satisfy the needs of information that are essential for investors, Capital Market communities and shareholders. Through the BCA website, these parties can subscribe their e-mails to receive quarterly financial information publications.

In addition, to fulfill the customer needs in this digital era, BCA website (www.bca.co.id) exists as the digital channel by providing various types of online form (e-form) that includes the online application form for Home Ownership Loan (KPR), Working Capital Loan, Application Program Interface (API) Partnership and other application forms for various services of BCA.

3. BCA Social Media

Social media has become an integral part of people's lives. With the BCA's motto, "Always by Your Side", it is not only a written motto, but it is proven by the existence of BCA in numerous social media platforms that growth continuously.

- Twitter Account (@XpresiBCA, @GoodLifeBCA, @BizGuideBCA, @HaloBCA, @BankBCA, @KartuKreditBCA),
- Facebook (/XpresiBCA, /GoodLifeBCA, /BizGuideBCA, /BankBCA, /KartukreditBCA),
- Youtube (Solusi BCA),
- Slideshare (www.slideshare.net/SolusiBCA),
- LinkedIn PT Bank Central Asia Tbk,
- Instagram (@goodlifeBCA),
- Line (@BankBCA),

The official BCA accounts and social media activities can be accessed through www.bca.co.id/sociamedia.

BCA continues to innovate by providing VIRA chat-bot or BCA Virtual Assistant Chat Banking. VIRA can be accessed through Facebook Messenger and LINE chat application of BCA bank account. Through VIRA, customers can receive information related to the recent promotions, account balances check and mutation, exchange rates, ATM information, credit card information, and other banking access.

Throughout 2020, BCA actively conducted the communication campaign that relies on social media, as follows:

- Campaigns on updates in BCA banking products to communicate the benefits of the products to the potential markets.
- Educational campaigns related to the secure banking transaction for the public.
- Campaigns related to the recent promotional programs from BCA.

4. List of Press Releases in 2020

BCA's press releases represent the implementation of Good Corporate Governance (GCG) principles, specifically on the principle of transparency. During 2020, there were 138 (one hundred thirty eight) press releases made by BCA, which include:

No.	Month	Date	Press Releases Distribution
1	January	January 2, 2020	BCA Jabodetabek Branches that Have Not Resumed Normal Operations
2		January 3, 2020	BCA Jabodetabek Gradually Resumed Normal Operations
3		January 6, 2020	All BCA Branches Have Resumed Normal Operations
4		January 24, 2020	Modern Money Transfer, Five Simple Ways Using BagiBagi Feature on BCA mobile and Sakuku
5		January 24, 2020	Latest and Unique, BCA Now Has BagiBagi Feature on BCA Mobile!
6		January 28, 2020	Strengthening MSME, BCA Join Forces with Modalku
7		January 30, 2020	BCA's Ad "Buat Apa Susah" Named Youtube's Favorite Ads
8	February	February 09, 2020	9 Young Talents Win BCA Young HackR 2020
9		February 13, 2020	Enhancing the Role of MSMEs, BCA Organizes MSMEs Development in Bekasi
10		February 18, 2020	BCA Expoversary 2020 offers a City-wide Atmosphere will be Hold in 8 Days
11		February 18, 2020	Teamed with GK – Plug and Play, SYNRGY Accelerator Batch 2 Program is Ready to Start!
12		February 19, 2020	Consistently Providing The Best Services, BCA Receive Eight Awards in Top Brand Award 2020
13		February 20, 2020	PT Bank Central Asia Tbk Full Year 2019 Results - Solid Performance Amid Modest Business Environment
14		February 21, 2020	Presenting Special Prizes, BCA Expoversary 2020 is Officially Held!
15		February 21, 2020	Let's Go to Bobaland at BCA Expoversary 2020. Enjoy the Promo of Up to 63%
16		February 21, 2020	Crazy Promo: Happy Hour Gadget Flash Sale at BCA Expoversary 2020!
17		February 21, 2020	Promoting One Stop Shopping Concept, BCA Expoversary 2020 visits Surabaya!
18		February 22, 2020	BCA Credit Card Holders, Come Join Reward BCA Auction at BCA Expoversary 2020
19		February 22, 2020	More Than 7,000 Visitors Enliven BCA Expoversary Day One
20		February 23, 2020	For Three Days, BCA Expoversary 2020 Packed with More Than 50,000 Visitors
21		February 24, 2020	BCA Organizes Team Building for Wirawisata Goa Pindul
22		February 25, 2020	BCA Jabodetabek Branches that Have Not Resumed Normal Operations
23		February 25, 2020	Educating Customers on Forex Remittance, BCA Holds Remittance Seminar
24		February 25, 2020	[Infographic] BCA Financial Performance 2019
25	February 26, 2020	All BCA Branches Have Resumed Normal Operations	
26	February 28, 2020	Realizing Millennial Tourism, BCA Launches Peramun Hill Virtual Guide in Belitung	
27	March	March 7, 2020	Improving 21st Century Teacher Competencies, BCA Organizes Teacher Training in Yogyakarta
28		March 11, 2020	Consistently Providing Service Excellence, BCA Wins Two Award from Infobank
29		March 16, 2020	MSMEs as Drivers of Indonesia Economic, BCA Held Coaching of MSME Batik Lamongan
30		March 19, 2020	[Infographic] #BankingFromHome
31		March 20, 2020	BCA Supports Work from Home Movement, Easy Transactions from Home
32		March 24, 2020	Temporary Closure of half of Select BCA Branches
33		March 24, 2020	Fight COVID-19, BCA donates medical equipment for Patients and Healthcare Workers
34	March 27, 2020	Supporting the #BankingfromHome Movement, BCA Increases KlikBCA Individu Transfer Limit to Rp250 million/day	
35	April	April 1, 2020	SYNRGY Accelerator Batch 2 Presents 10 Startups at Virtual Demo Day
36		April 1, 2020	#BankingFromHome, Free GoPay Balance Topup and 50% Off LinkAja Topup using BCA
37		April 2, 2020	Addressing the Needs of COVID-19 Referral Hospitals, BCA Donated Ventilators to RSPAD Gatot Soebroto
38		April 2, 2020	Temporary Closure of Select BCA Branches
39		April 6, 2020	Offering Customer Service Excellence, BCA Relocates KCU Metro
40		April 8, 2020	Reach out Excellence Digital Talent, BCA launch BCA SYNRGY Academy Program and Jogja Development Lab (JDL) in Yogyakarta
41		April 9, 2020	BCA Holds Annual General Meeting of Shareholders
42		April 17, 2020	BCA Makes Adjustments to Branch Services
43		April 24, 2020	Supporting COVID-19 Handling Efforts, BCA Hands Over Medical Equipments in Lombok

No.	Month	Date	Press Releases Distribution	
44	May	May 12, 2020	Supporting COVID-19 Handling Efforts, BCA Distributes Aid Package in Padang	
45		May 12, 2020	Fighting Against COVID-19, Kanwil I BCA Distributes Donation from BCA Employees to Community	
46		May 12, 2020	Helping Communities Affected by COVID-19, BCA Employees and Bakti BCA Hands Over Donations in Surabaya	
47		May 12, 2020	Fighting Against COVID-19, Employees of BCA and Bakti BCA Hands Over Donations to the Community	
48		May 12, 2020	Reducing Burden on COVID-19 Affected Communities, BCA Employees and Bakti BCA Hand Over Donations in Aceh	
49		May 12, 2020	Caring for People Affected by COVID-19, BCA Employees and Bakti BCA Hand Over Donation at Wisma BCA BSD	
50		May 12, 2020	Facing Communities Affected by COVID-19, BCA Employees and Bakti BCA Hands Over Donations in Balikpapan	
51		May 12, 2020	Helping Communities Affected by COVID-19, BCA Employees and Bakti BCA Hands Over Donations at KCU Matraman	
52		May 12, 2020	Caring for People Affected by COVID-19, BCA Employees and Bakti BCA Hand Over Donation at Pluit Sub-Branch Office	
53		May 12, 2020	Supporting COVID-19 Handling, BCA Donated Medical Equipments in Medan	
54		May 12, 2020	Initiating a Fundraiser, BCA Employees and Bakti BCA Help Communities Affected by COVID-19	
55		May 12, 2020	Helping Communities Affected by COVID-19, BCA Employees and Bakti BCA Hands Over Donation in Malang	
56		May 12, 2020	Caring for Communities Affected by COVID-19, BCA Employees Distribute Aid to Regional Office VIII Pondok Indah	
57		May 12, 2020	Invoking Solidarity, Insan BCA and Bakti BCA Hands Over Donation to Fight Against COVID-19	
58		May 13, 2020	After Sumatra, BCA Distributes Aid to Central Java and Yogyakarta	
59		May 14, 2020	Consistently Fighting Against COVID-19, BCA Channels Aids in Tarakan	
60		May 14, 2020	United in Preventing COVID-19, BCA Employees and Bakti BCA Distribute Donation in Palembang	
61		May 15, 2020	Helping Handling COVID-19, BCA Distributes Aid to Medical Personnel in Makassar	
62		May 20, 2020	United in Fighting Against COVID-19, BCA Participates in Large-Scale Social Collaboration (KSBB)	
63		May 20, 2020	Eid al-Fitr 2020 Special Moments: BCA Presents #BankingFromHome and #RamadanDiRumah	
64		May 20, 2020	Eid Mubarak 2020, #HolidayWithoutMudik with BCA	
65		May 23, 2020	Welcoming Eid Al-Fitr at Home, BCA and Narasi Holds Live Streaming "Rayakan Kebaikan"	
66		May 27, 2020	[Infographic] BCA Financial Report Q1 2020	
67		May 27, 2020	PT Bank Central Asia Tbk First Quarter 2020 Results - Sustaining Solid Financial Position to Weather Uncertainties	
68		May 28, 2020	Supporting COVID-19 Handling, BCA Donated Medical Equipments in Medan	
69		June	June 05, 2020	Synergize to Fight COVID-19, BCA Group Channeled Donations to PERSI
70			June 07, 2020	BCA and Detik Collaborate on "Living a Good Life with Bakti BCA" Webinar
71			June 09, 2020	BCA Distributed PPE and Medical Masks to Kediri
72			June 22, 2020	Activate Your BCA Credit Card PIN before 1 July 2020
73			June 22, 2020	Offering Service Excellence, BCA Relocates KCP Seberang Hulu
74			June 26, 2020	After Sumatera, BCA Distributes Aid to Central Java and Yogyakarta
75		July	July 06, 2020	Achieving Success, BCA Secures First Place for Indonesia's Most Valuable Brand
76			July 07, 2020	BCA Distributed PPE to Airlangga University Hospital in Surabaya
77			July 10, 2020	Contributing to the Country, BCA's Welma Sets ORI017 Sales Record
78	July 16, 2020		BCA Launches SYNRGY Accelerator Batch 3!	
79	July 16, 2020		Supporting Frontliners in Combating COVID-19, BCA Distributes PPE to RSUD RA Kartini Jepara	

No.	Month	Date	Press Releases Distribution
80		July 16, 2020	BCA and Desa Wisata Institute Hold a Post-COVID-19 Tourism Village Strategy Webinar
81		July 24, 2020	BCA Distributes Donations for Inadequate Housing in Surakarta
82		July 27, 2020	PT Bank Central Asia Tbk First Half 2020 Results - Navigating the Bank through Pandemic Cycle
83		July 28, 2020	BCA, Nusantara Institute and Nusantara Kita Foundation to Hold Indonesian Women and Culture Webinar
84		July 30, 2020	Shareholders Approve BCA's bank's Plan to Acquire PT Bank Rabobank International Indonesia
85	August	August 05, 2020	BCA and Bogor Agricultural University (IPB) Hold "Striving for Excellence During New Normal" Webinar
86		August 11, 2020	Latest Feature, Activate Debit Online on BCA mobile Now!
87		August 13, 2020	Encouraging Digital Promotion Optimization, BCA and Desa Wisata Institute Organize Webinar for 12 Assisted Tourism Villages
88		August 19, 2020	Supporting Mask Movement (GPM), BCA Donates 100,000 Face Masks to Three Provinces in Indonesia
89		August 22, 2020	Raising MSMEs in Indonesia, BCA Supports Micro Loan Distribution at Kertalangu Denpasar Tourism Village
90	September	September 01, 2020	Supporting KUR Distribution, BCA Collaborates with BPR Karya Perdana Sejahtera
91		September 01, 2020	BCA's Commitment to Building Tourism Village Potentials in Indonesia
92		September 02, 2020	BCA Donated Rp1 billion for 81 Community Health Centers in Jawa Timur
93		September 04, 2020	National Customer Day, BCA Continues to Present Service Innovations for Customers
94		September 09, 2020	New and Fresh, BCA Presents ONLINEXPO KPR BCA
95		September 10, 2020	Making Life Easier, Three Must-Know Features in New Normal Era
96		September 11, 2020	ATM BCA, Easy Solution for PDAM Payment
97		September 11, 2020	Supporting Nelayan Berseri Laut Lestari Program, BCA Donated Rp280 million for Fishermen
98		September 24, 2020	BCA Holds Financial and Investment Literacy Webinar for 500 UGM Vocational Students
99		September 29, 2020	BCA Officially Acquires Bank Interim
100		September 30, 2020	10 BCA SYNRGY Accelerator Batch 3 Startups Appear at Virtual Demo Day
101	October	October 01, 2020	Ahead of the Youth Pledge Day, BCA Supports the Startup Weekend Indonesia
102		October 02, 2020	BCA Wins Indonesia's HR Asia Best Companies to Work in Asia 2020 Award
103		October 06, 2020	Virtual Intellectual Forum: BCA Holds Indonesia Knowledge forum (IKF) IX 2020
104		October 08, 2020	Commemorating World Tourism Day, BCA Holds Webinar for Tourism Villages in Indonesia
105		October 12, 2020	BCA Distributes Bakti BCA Scholarships 790 Indonesian Students
106		October 12, 2020	BCA Improves Investment Solutions with 2 (Two) Schrodgers Mutual Funds
107		October 14, 2020	BCA and Its Employees Distribute Donation for Palu
108		October 22, 2020	BCA Introduce the Assisted Village through Talkshow Program "Liburan dari Rumah"
109		October 24, 2020	BCA Always Stands by Your Side through #BankingFromHome During Long Holiday
110		October 26, 2020	PT Bank Central Asia Tbk January-September 2020 - Results Solid Liquidity in the Challenging Time
111	November	November 04, 2020	BCA Organizes "Economic Outlook: Remain Optimistic Amid the Pandemic" Webinar for MSMEs
112		November 05, 2020	BCA Invites Customers to "Holiday from Home" to Assisted Village in West Sumatra
113		November 07, 2020	Encouraging the Youth to Preserve Indonesian Culture, BCA Supports Virtual Dance Competition and Traditional Fashion Competition
114		November 09, 2020	BCA Supports Indonesia Fashion Week 2020
115		November 17, 2020	BCA Distributes Rp30 Billion to MSME via Akseleran
116		November 17, 2020	BCA Distributes PPE and 30,000 Cloth Masks to Central Java
117		November 18, 2020	BCA and Blibli.com Hold an Online Marketing Webinar "Digital Marketing Strategies on E-Commerce Platforms"
118		November 19, 2020	Calling for the Public to Take Virtual Walks, BCA Introduces Assisted Villages in Belitung
119		November 20, 2020	Advancing the MSME Sector in Indonesia, BCA Launches Bangga Lokal Program
120		November 25, 2020	Offering Ease of JKN-KIS Payment, BCA Received Payment Channel Award

No.	Month	Date	Press Releases Distribution
121		November 25, 2020	Collaborating with Blibli, BCA Presents a Virtual Automotive Festival "KKB BCA x BLIBLI Autofest"
122		November 26, 2020	BCA Holds an Inspirational Webinar: "Women's Involvement in Tourism Village Development"
123		November 27, 2020	Supporting Teacher Development, BCA Holds Series of National Teachers Day 2020 Program
124		November 30, 2020	BCA Wins Top Innovative Choice Award 2020 via Welma Application
125	December	December 01, 2020	Financial Literacy Webinar "Dare To Dream, Start Action", BCA's Commitment to Provide Financial Education for the Younger Generation.
126		December 02, 2020	SYNRGY Academy to Open Batch 2 After Producing 36 Ready-for-Work Digital Talents in Batch 1
127		December 03, 2020	BCA Invites the Community to Recognize Tamansari Tourism Village and Wukisari Wayang Tourism Village
128		December 03, 2020	Supporting Education in East Indonesia, BCA Encourages Creative Virtual Learning
129		December 07, 2020	Maximize Banking Activities with BCA #BankingFromHome on Simultaneous Regional Election Holiday
130		December 10, 2020	President Director of BCA Jahja Setiaatmadja Won the Most Influential Leader Award
131		December 14, 2020	Having Committed to Sustainable Governance, BCA Re-Enters the SRI-KEHATI Index
132		December 14, 2020	BCA Receives the Private Commercial Bank Award at Bisnis Indonesia Award 2020
133		December 17, 2020	Recording the Best Retail SBN Investment Sales, BCA Obtains Two Awards from Indonesian Ministry of Finance
134		December 17, 2020	BCA Invites the Public to Take Virtual Travel to Doesoen Kopi Sirap and Gemah Sumilir Batik Village
135		December 18, 2020	BCA Wins Indonesia Most Admired CEO 2020
136		December 21, 2020	Commemorating Mother's Day, BCA Holds "Women's Role in Developing Villages"
137		December 21, 2020	BCA Always by Your Side through #BankingFromHome Throughout Christmas and New Year Holiday
138		December 29, 2020	Welcoming End of Year Holiday Season, BCA Presents Lifestyle Feature on BCA mobile

5. Correspondence with OJK and IDX

BCA's correspondence with the Financial Services Authority (OJK) and the Indonesia Stock Exchange (IDX) represent the implementation of Good Corporate Governance (GCG) principles, specifically on the principle of transparency and accountability. During 2020, correspondences with the two regulators that have been performed by BCA, which include:

Financial Services Authority (OJK)

Date	Letter No.	To	Subject
January 25, 2020	064/DIR/2020	Financial Services Authority	Submission of Result of filling out the Fulfillment Checklist of PT Bank Central Asia Tbk
February 3, 2020	008/DCS/2020	Financial Services Authority (OJK)	Report on Affiliated Transaction
February 14, 2020	021/DCS/2020	Financial Services Authority (OJK)	Information Disclosure on Affiliate Transaction
February 18, 2020	141/DIR/2020	Financial Services Authority (OJK)	Announcement of Agenda of Annual General Meeting of Shareholders of PT Bank Central Asia Tbk ("Company") for fiscal year 2019
February 21, 2020	024/DCS/2020	Financial Services Authority (OJK)	Information Disclosure on Affiliate Transaction
February 21, 2020	025/DCS/2020	Financial Services Authority (OJK)	Submission of Q4 2019 Financial Statement (audited) of PT Bank Central Asia Tbk ("Company")
February 21, 2020	026/DCS/2020	Department of Bank Supervision 3	Submission of Q4 2019 Financial Statement (audited) of PT Bank Central Asia Tbk ("Company")
February 21, 2020	028/DCS/2020	Financial Services Authority (OJK)	Submission of Proof of Announcement of Summary Consolidated Financial Statement of PT Bank Central Asia Tbk and Subsidiaries as of December 31, 2019