

Kebijakan Perlindungan Konsumen
Customer Protection Policy

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 1/POJK.07/2013 tanggal 26 Juli 2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan, dengan ini disampaikan Kebijakan Perlindungan Konsumen - PT Bank JTrust Indonesia, Tbk sebagai berikut:

In accordance with the Financial Services Authority Regulation Number 1/POJK.07/2013 dated July 26, 2013 concerning Consumer Protection in the Financial Services Sector, hereby submitted the Consumer Protection Policy - PT Bank J Trust Indonesia, Tbk as follows:



Pelaku Usaha Jasa Keuangan wajib menyediakan dan/atau menyampaikan informasi mengenai produk dan/atau layanan yang akurat, jujur, jelas, dan tidak menyesatkan.

Financial Services Businesses have the obligation to provide and/or convey information about products and/or services that is accurate, truthful, clear and not misleading.



Pelaku Usaha Jasa Keuangan wajib menggunakan istilah, frasa, dan/atau kalimat yang sederhana dalam Bahasa Indonesia yang mudah dimengerti oleh Konsumen dalam setiap dokumen

Financial Services Businesses shall use simple terminology, phrases and/or sentences in the Indonesian language easily understood by Consumers in each document



Pelaku Usaha Jasa Keuangan wajib menyusun dan menyediakan ringkasan informasi produk dan/atau layanan secara tertulis dan memuat sekurang-kurangnya memuat:

- a. manfaat, risiko, dan biaya produk dan/atau layanan; dan
- b. syarat dan ketentuan

Financial Services Businesses shall put together and provide summarised information about products and/or services in writing and contain at least the following:

- a. *benefits, risks and costs of products and/or services; and*
- b. *terms and conditions*



Pelaku Usaha Jasa Keuangan wajib menginformasikan kepada Konsumen setiap perubahan manfaat, biaya, risiko, syarat, dan ketentuan yang tercantum dalam dokumen dan/atau perjanjian mengenai produk dan/atau layanan paling lambat 30 hari kerja sebelum berlakunya perubahan

Financial Services Businesses shall inform Consumers of any amendment to the benefits, charges, risks, terms and conditions set forth in the documents and/or agreements concerning the products and/or services of the Financial Services Business at least 30 days before such amendment becomes effective



Pelaku Usaha Jasa Keuangan wajib menyelenggarakan edukasi, rencana penyelenggaraan edukasi wajib disusun dalam suatu program tahunan dan dilaporkan kepada Otoritas Jasa Keuangan

Financial Services Businesses shall provide education, plans for provision of education shall be formulated in an annual programme and reported to Financial Services Authority

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Pelaku Usaha Jasa Keuangan wajib melaporkan secara berkala adanya pengaduan Konsumen dan tindak lanjut pelayanan dan penyelesaian pengaduan Konsumen kepada Otoritas Jasa Keuangan.

Financial Services Businesses must report periodically about Consumer complaints and follow up involving Complaint service and resolution for these Consumers to Financial Services Authority



Laporan Pengaduan Konsumen disampaikan paling lambat pada tanggal 10 setiap 3 bulan kepada Otoritas Jasa Keuangan

Consumer Complaints Report shall be submitted no later than the 10th day of the month every 3 months to Financial Services Authority



Pelaku Usaha Jasa Keuangan wajib segera menindaklanjuti dan menyelesaikan pengaduan paling lambat 20 hari kerja setelah tanggal penerimaan pengaduan

Financial Services Businesses shall take immediate action to follow up and resolve complaints no later than 20 working days after the date of receiving the complaint



Dalam hal terdapat kondisi tertentu, Pelaku Usaha Jasa Keuangan dapat memperpanjang jangka waktu sampai dengan paling lama 20 hari kerja berikutnya

Under certain conditions, a Financial Services Business may extend the period up to no more than the subsequent 20 working days



Pemberian fasilitas penyelesaian pengaduan Konsumen oleh Otoritas Jasa Keuangan dilakukan terhadap pengaduan yang berindikasi sengketa di Sektor Jasa Keuangan dan harus memenuhi persyaratan

Provision the facility for resolution of Consumer complaints by Financial Services Authority shall be provided for complaints stating indications of dispute in the financial services sector and that satisfy the requirements



Otoritas Jasa Keuangan memulai proses fasilitasi setelah Konsumen dan Pelaku Usaha Jasa Keuangan sepakat untuk difasilitasi oleh Otoritas Jasa Keuangan yang dituangkan dalam perjanjian fasilitasi

Financial Services Authority shall commence a facilitation process after the Consumer and the Financial Services Business agree for facilitation to be provided by Financial Services Authority, expressed in a facilitation agreement



Pelaksanaan proses fasilitasi sampai dengan ditandatanganinya Akta Kesepakatan dilakukan dalam jangka waktu paling lama 30 hari kerja sejak Konsumen dan Pelaku Usaha Jasa Keuangan menandatangani perjanjian fasilitasi

The proceedings of the facilitation process until the signing of a Binding Memorandum of Understanding shall be conducted over a period not exceeding 30 working days after the Consumer and the Financial Services Business sign the facilitation agreement

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Jangka waktu proses fasilitasi dapat diperpanjang sampai dengan 30 hari kerja berikutnya berdasarkan Akta Kesepakatan Konsumen dan Pelaku Usaha Jasa Keuangan.

The period for the facilitation process may be extended for the subsequent 30 working days pursuant to a Binding Memorandum of Understanding by the Consumer and the Financial Services Business.



Pelaku Usaha Jasa Keuangan wajib memiliki sistem pengawasan bagi Direksi atau Pengurus dalam rangka perlindungan Konsumen sekurang-kurangnya mencakup:

- a. kepatuhan Pelaku Usaha Jasa Keuangan terhadap pelaksanaan prinsip-prinsip perlindungan Konsumen; dan
- b. sistem pelaporan dan monitoring terhadap tindak lanjut pengaduan Konsumen.

Financial Services Businesses shall have a system of oversight for the Board of Directors or Executive Management with the framework of Consumer protection shall cover at least the following:

- a. *compliance of the Financial Services Business with the operation of Consumer protection principles; and*
- b. *system for reporting and monitoring follow up to Consumer complaints.*



Otoritas Jasa Keuangan berwenang meminta data dan informasi dari Pelaku Usaha Jasa Keuangan berkaitan dengan pelaksanaan ketentuan perlindungan Konsumen

Financial Services Authority has powers to request data and information from Financial Services Businesses pertaining to implementation of the Consumer protection provisions



Permintaan data dan informasi dapat dilakukan secara berkala atau sewaktu-waktu apabila diperlukan

Requests for data and information may be made periodically or at any time as may be necessary