

Seluruh laporan yang diterima akan ditangani oleh unit khusus pengaduan nasabah di setiap kantor cabang. Pengaduan akan segera diproses dan ditangani secara profesional dan aman. Kebijakan penanganan laporan pengaduan debitur sudah dituangkan dalam Situs Web Perseroan.

Hingga akhir tahun 2023, Perseroan mendapat 24 keluhan dengan subjek terbanyak adalah pengaduan tentang Sistem Layanan Informasi Keuangan. Dari total 24 keluhan yang diterima di tahun ini, seluruhnya telah diselesaikan dengan baik.

Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL)

Kepercayaan yang diberikan masyarakat terhadap produk dan/atau jasa pembiayaan Perseroan telah berhasil mendorong Perseroan dalam mengembangkan bisnisnya. Oleh sebab itu, dalam menjalankan kegiatannya Perseroan sangat memperhatikan keharmonisan antara pertumbuhan kinerja ekonomi dengan pemberian manfaat positif kepada para pemangku kepentingan, terutama masyarakat.

Selama tahun 2023, Perseroan telah berhasil merealisasikan anggaran sebesar Rp1.657.146.834 untuk menjalankan beberapa program TJSL yang berfokus pada beberapa bidang, di antaranya:

All reports received will be handled by a dedicated customer complaint unit in each branch office. Complaints will be processed immediately and handled professionally and safely. The policy for handling debtor complaint reports has been outlined in Company Website.

Until the end of 2023, the Company received 24 complaints, with the most common subject being complaints about Financial Information Services System. Of the total 24 complaints received this year, all have been resolved properly.

Environmental Social Responsibility Activities (ESR)

The trust given by the public to the Company's financing products and/or services has successfully encouraged the Company to develop its business. Therefore, in carrying out its activities, the Company pays close attention to the harmony between the growth of economic performance and the provision of positive benefits to stakeholders, especially the community.

During 2023, the Company has successfully realized a budget of Rp1,657,146,834 to run several TJSL programs that focus on several fields, including:

No.	Bidang atau Aspek Keberlanjutan Sustainability Fields or Aspects	Jenis Kegiatan Type of Activity	Tujuan Pembangunan Berkelanjutan Sustainable Development Goals	Penjelasan Explanation	Target atau Sasaran Target or Goal
1.	Lingkungan Hidup	Dukungan kelestarian alam Support nature conservation	SDG No.13, 14, 15	Alokasi Dana Budget Allocation : Rp66.750.000 Periode Pelaksanaan Implementation Period : 2023	Lingkungan Hidup Environment
2.	Keagamaan Religious	Sumbangan kegiatan keagamaan dan tunjangan hari raya Donations for religious activities and holiday allowances	SDG No.16	Alokasi Dana Budget Allocation: Rp24.075.000 Periode Pelaksanaan Implementation Period: 2023	Masyarakat Umum General Public
3.	Keamanan Lingkungan Environmental Safety	Partisipasi kegiatan terkait keamanan lingkungan di sekitar wilayah operasi Perseroan Participation in activities relating to environmental safety	SDG No.7	Alokasi Dana Budget Allocation: Rp16.160.470 Periode Pelaksanaan Implementation Period: 2023	Masyarakat Umum General Public
4.	Kesehatan Health	Penyelenggaraan kegiatan Donor Darah	SDG No.3	Alokasi Dana Budget Allocation: Rp184.368.400 Periode Pelaksanaan Implementation Period: 2023	Masyarakat Umum dan Internal Perseroan General Public and Internal
5.	Olahraga	Mendukung kegiatan Olahraga karyawan dan komunitas	SDG No. 3, 17	Alokasi Dana Budget Allocation: Rp1.275.469.064 Periode Pelaksanaan Implementation Period: 2023	Internal Perseroan Internal
6.	Pendidikan Education	Kegiatan Edukasi Keuangan untuk Meningkatkan Literasi Keuangan dan Keuangan Berkelanjutan Financial Education Activities to Improve Financial Literacy	SDG No.4, 10, 11, 17	Alokasi Dana Budget Allocation: Rp16.033.750 Periode Pelaksanaan Implementation Period: 2023	Masyarakat Umum dan Internal General Public and Internal
7.	Sosial Masyarakat Social Community	Kegiatan dalam pengelolaan lingkungan Activities in environmental management	SDG No.1, 2, 3, 17	Alokasi Dana Budget Allocation: Rp74.290.150 Periode Pelaksanaan Implementation Period: 2023	Masyarakat Sekitar Perseroan Communities Around the Company