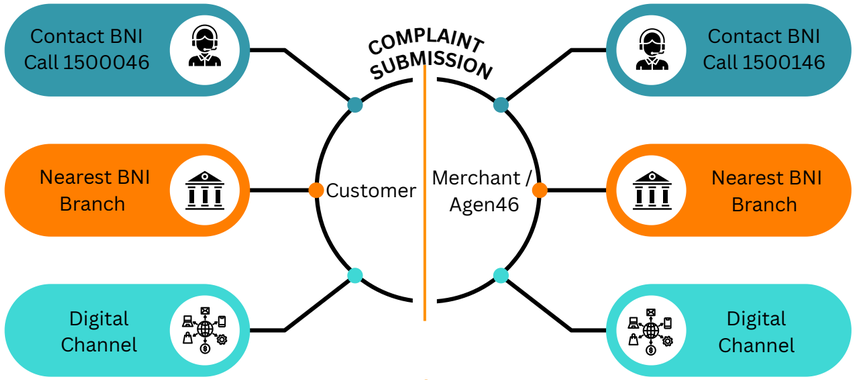
CUSTOMER SERVICE AND COMPLAINT RESOLUTION PROCEDURES

Media for Customer Complaint Submission

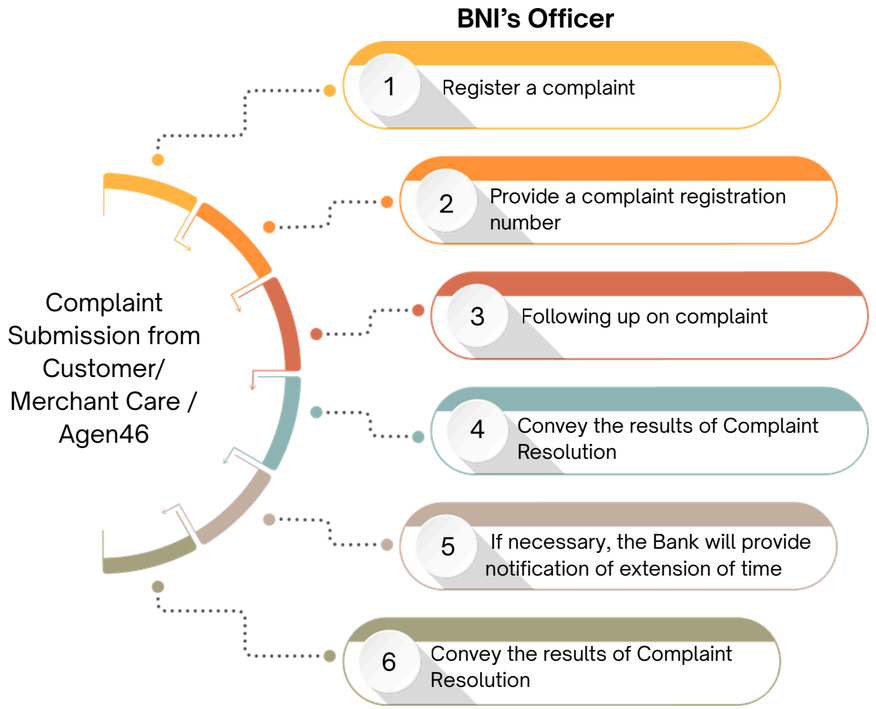


- By application wondr by BNI email and BNI Call
- Website www.bni.co.id, menu Chat with Us
- E-mail to bnicall@bni.co.id
- Social Media X @bni, @bni customercare
- Social Media Facebook BNI
- Social Media Instagram @bni46
- Whatsapp 08115881946

- E-mail to merchantcare@bni.co.id

In accordance with POJK No. 22 of 2023 regarding Consumer and Public Protection in the Financial Services Sector, BNI provides a solution for resolving customer complaints submitted verbally within a maximum of 5 (five) working days, while resolving written complaints within a maximum of 10 (ten) working days. If supporting documents are required for a customer complaint submitted verbally, BNI will ask the customer to submit the complaint in writing. In this regard, customers can complete documents regarding complaints submitted within 10 (ten) working days and can be extended within 10 (ten) working days.
BNI commited to solving written complaints from customers who have completed the required documents, consisting of:
a. Customer identity
b. Type and date of product and/or service utilisation
c. The problem complained about; and
d. Other documents
Under certain conditions, the settlement of written complaints may be extended within the next 10 (ten) working days in accordance with POJK No. 22 of 2023 regarding Consumer and Public Protection in the Financial Services Sector. The information on the extension of complaint settlement time will be notified in writing by BNI to the customer via letter/e-mail/Short Message Service (SMS) before the time period expires.

Flow for Complaint Submission and Resolution



If the customer feels that the resolution solution provided by BNI does not meet expectations, or there is no agreement on the results of the complaint handling process, then in accordance with POJK No. 22 of 2023 regarding Consumer and Public Protection, the customer can continue the complaint resolution process through:
a. Submit a complaint to the Financial Services Authority for complaint handling in accordance with the authority of the Financial Services Authority, or
b. Dispute resolution in the financial services sector outside of court is carried out through the Alternative Financial Services Sector Dispute Resolution Institution (LAPS SJK).