

To the honorary  
Board of Directors/Management of Financial-Services Businesses, both operating their  
business activities in conventional and sharia manners,  
at your domicile,

**CIRCULAR OF THE FINANCIAL SERVICES AUTHORITY**  
**NUMBER 17/SEOJK.07/2018**  
**ON**  
**IMPLEMENTING GUIDELINE FOR CONSUMER COMPLAINT SERVICE WITHIN**  
**FINANCIAL-SERVICES SECTOR<sup>1</sup>**

In light of mandate of Regulation of the Financial Services Authority [Number 18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector (State Gazette of the Republic of Indonesia of 2018 Number 151 and Supplement to the State Gazette of the Republic of Indonesia Number 6246), it is deemed necessary to address implementation on Consumer Complaint Service within Financial-Services Sector under Circular of the Financial Services Authority, as follows:

I. GENERAL PROVISIONS

Under this Circular of the Financial Services Authority, the following definitions are employed:

1. Financial-Services Businesses, hereinafter abbreviated as PUJK [*Pelaku Usaha Jasa Keuangan*], are Commercial Bank, Rural Bank, Securities Broker-Dealer, Investment Manager, Pension Fund, Insurance Company, Reinsurance Company, Financing Agency, Pawnbroker Company, Guarantee Company, and Operator of Information-Technology-Based Money-Lending

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- Service, both operating their business activities in conventional and sharia manners, based on laws and regulations within financial-services sector.
2. Consumer is party who places its funds and/or utilizes service which is available at PUJK.
  3. Consumer's Representative is party who acts for and on behalf of Consumer based on special power of attorney from Consumer.
  4. Board of Directors for PUJK or Board-of-Directors' Equivalent Organ at Incorporated Entity, hereinafter referred to as Board of Directors, is:
    - a. organ which performs management function of PUJK for the interest of PUJK in accordance with the objective and purpose of respective PUJK, as well as represents PUJK, both in and out of court in accordance with provisions in articles of association; or
    - b. head of branch office and officer with one-level below the head of branch office for PUJK which has the status as branch office of PUJK which is domiciled overseas.
  5. Board of Commissioners for PUJK or Board-of-Commissioners' Equivalent Organ at Incorporated Entity, hereinafter referred to as Board of Commissioners, is:
    - a. organ at respective PUJK which assumes the role to perform supervisory function in general and/or specific manners in accordance with articles of association, as well as gives advice for Board of Directors; or
    - b. party whom is appointed to perform supervisory function for PUJK which has the status as branch office of PUJK which is domiciled overseas.
  6. Complaint is expression of dissatisfaction of Consumer, either verbally or in writing, which is triggered by the existence of losses and/or potential economic, reasonable and direct losses of Consumer due to the unfulfillment of financial-transaction agreement and/or document which have been agreed.
  7. Complaint Service is service which is provided by PUJK to strive for settlement of Complaint within financial-services sector.
  8. Complaint Response is explanation of issue or proposal for final settlement from PUJK to Consumer verbally or in writing.

9. Financial Transaction is the utilization of financial-services product and/or service of PUJK and/or other party which is offered through PUJK.

## II. PUBLICATION OF HANDLING OF COMPLAINT

1. In the event of implementation of Complaint Service, PUJK performs publication of handling of Complaint which at least encompasses:
  - a. number of Complaints which are received by PUJK;
  - b. number of Complaints based on classification of Complaint in relation to types of Financial Transaction; and
  - c. percentage and status of settlement of Complaint based on classification of Complaint in relation to types of Financial Transaction.
2. Publication of handling of Complaint is performed 1 (one) time within a year at minimum.
3. Publication of handling of Complaint is performed, among others, in annual report, website (*laman*) of PUJK and/or other media which are officially managed by PUJK.
4. Form for publication for handling of Complaint, is in accordance with format as addressed in Appendix I which remains as an integral part to this Circular of the Financial Services Authority.

## III. COMPLAINT SERVICE

1. PUJK performs receipt of Complaint as submitted by Consumer verbally and/or in writing.
  - a. Receipt of Complaint in verbal, is at least performed through the following manners:
    - 1) PUJK receives and records every complaint as submitted by Consumer and/or Consumer's Representative in register of receipt of Complaint.
    - 2) PUJK provides explanation to Consumer and/or Consumer's Representative on brief procedure of Complaint Service, including provides information on time period for settlement of Complaint

through phone, short message (short message services/SMS), mail, email (*surat elektronik*), facsimile, website (*laman*) of PUJK, and/or electronic media which are officially managed by PUJK.

- 3) PUJK performs verification to ascertain the veracity of information on Consumer when Complaint is submitted by Consumer and/or Consumer's Representative.
  - 4) PUJK delivers confirmation on receipt of Complaint to Consumer and/or Consumer's Representative through phone, short message (short message services/SMS), mail, email (*surat elektronik*), facsimile, website (*laman*) of PUJK, and/or electronic media which are officially managed by PUJK.
  - 5) Confirmation on receipt of Complaint as referred to in number 4) at least consists of component as referred to under Article 11 paragraph (2) of Regulation of the Financial Services Authority [Number 18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector.
  - 6) PUJK documents the receipt of Complaint which is submitted verbally.
- b. Receipt of Complaint in writing, is at least performed through the following manners:
- 1) PUJK receives and records every Complaint as submitted by Consumer and/or Consumer's Representative in register of receipt of Complaint.
  - 2) Complaint which is submitted through walk-in is incorporated in the form for receipt of Complaint which is signed by Consumer and/or Consumer's Representative.
  - 3) Receipt and recordation of Complaint in register of receipt of Complaint for walk-in Complaint is performed based on form for receipt of Complaint as referred to in number 2).
  - 4) PUJK handles Complaint in case Consumer and/or Consumer's Representative have completed predetermined documents.

5) Predetermined documents by PUJK as referred to in number 4), are:

a) identity of Consumer and/or Consumer's Representative at least consists:

- (1) full name of Consumer and/or Consumer's Representative;
- (2) address in accordance with the identity document of Consumer and/or Consumer's Representative and other address of domicile (if any); and
- (3) phone number of Consumer and/or Consumer's Representative which is contactable.

Example of identity of individual Consumer and/or Consumer's Representative may take form as prevailing Residency Identity Card, Driving License, or passport, including family certificate and birth certificate for Consumer who is yet to reach 17 (seventeen) years old.

For Consumer other than individual Consumer, example of identity may take form as prevailing Residency Identity Card, Driving License, or passport from any party who is entitled to represent both in and out of court in accordance with provisions in articles of association or based on authorization from the principal.

- b) special power of attorney;
  - c) type and date of Financial Transaction; and
  - d) complained issue.
- 6) Special power of attorney as referred to in number 5) letter b) is delivered in case Consumer authorizes Complaint process to Consumer's Representative.
- 7) In case Consumer and/or Consumer's Representative possess document which directly relates to submitted issue, PUJK may

determine document in question as document which should be completed.

- 8) PUJK provides:
  - a) explanation to Consumer and/or Consumer's Representative on brief procedure of Complaint Service, including providing information on time period for settlement of Complaint and delivery of proof of receipt of Complaint; and/or
  - b) information and request lack of document as referred to in number 5), if Consumer is yet to fulfill predetermined document.
- 9) Delivery of matters as referred to in letter 8) to Consumer and/or Consumer's Representative may be delivered through phone, short message (short message services/SMS), mail, email (*surat elektronik*), facsimile, website (*laman*) of PUJK, and/or electronic media which are officially managed by PUJK.  
Example of electronic media which are officially managed by PUJK are, among others, social-media account as owned by PUJK or other electronic media which are declared by PUJK as the mean for Complaint Service.
- 10) In case document as referred to in letter 5) is confidential, PUJK requests Consumer to submit such document through mean which is able to maintain the confidentiality of document.
- 11) PUJK performs verification by performing review of completeness of document as submitted by Consumer and/or Consumer's Representative.
- 12) In the event of fulfillment of completeness of document from Consumer and/or Consumer's Representative, PUJK follows provisions as referred to under Article 10 paragraph (6) up to paragraph (8) of Regulation of the Financial Services Authority [Number 18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector.

- 13) PUJK delivers proof of receipt of Complaint to Consumer and/or Consumer's Representative, either directly or indirectly.
- 14) Proof of receipt of Complaint is directly delivered when Consumer and/or Consumer's Representative perform face-to-face meeting during the process of submitting Complaint at PUJK's office.
- 15) Indirect delivery of proof may be performed through mail, email (*surat elektronik*), facsimile, website (*laman*) of PUJK, and/or electronic media which are officially managed by PUJK.
- 16) Proof of receipt of Complaint as referred to in number 13) at least consists of component as referred to under Article 12 paragraph (2) of Regulation of the Financial Services Authority [Number 18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector, which is later be signed or issued by employee at Complaint Service function or unit who receives Complaint.

2. Handling of Complaint in verbal and writing

a. After Complaint is received, PUJK performs the following follow-ups:

- 1) internal examination of Complaint in the following manners:
  - a) Competent, namely examination of Complaint is performed by human resources who possess competence, at least:
    - (1) possess knowledge on laws and regulations, policy, and procedure in relation to the issue of Complaint;
    - (2) able to analyze Complaint; and
    - (3) able to formulate report on examination of Complaint.
  - b) Veracious, namely examination of Complaint is performed in accordance with the procedure, among others, predetermined stage and method of examination of Complaint.
  - c) Objective, namely examination of Complaint is performed without conflict of interest, which is performed by the way of giving:
    - (1) equal treatment for every Complaint;

- (2) opportunity for Consumer to explain the substance of Complaint;
  - (3) opportunity for other party who has interest to the Complaint, to give explanation during settlement of Complaint (if any);
  - (4) in case Complaint relates to PUJK's employee who has the authority to settle Complaint, handling of Complaint must be transferred to another employee who at least occupies position equivalent to the employee in question;
  - (5) In case Complaint relates to the head of PUJK's office where Consumer experiences issue, handling of Complaint must be settled by employee at Complaint Service function or unit at PUJK's headquarter or at other office, who at least occupies position equivalent with the head of PUJK's office in question.
- 2) analysis to ascertain the veracity of Complaint.
- b. Handling of verbal Complaint is performed at least through the following manners:
- 1) PUJK performs follow-up and settle Complaint in accordance with provisions as referred to under Article 15 paragraph (1) of Regulation of the Financial Services Authority [Number 18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector.
  - 2) In case PUJK requires supporting document over Complaint which is submitted by Consumer and/or Consumer's Representative, PUJK may request Consumer and/or Consumer's Representative to submit Complaint in writing by attaching required supporting document.
  - 3) Request of document as referred to in number 2) is performed before the time period for settlement of Complaint expires.



- 4) Complaint as referred to in number 2) is followed-up by PUJK by following procedure and time period for Complaint Service in writing as referred to under Article 16 of Regulation of the Financial Services Authority [Number 18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector.
    - 5) PUJK documents handling of Complaint which is submitted in verbal.
  - c. PUJK performs handling of Complaint in writing by following-up and settling Complaint in accordance with provisions as referred to under Article 16 of Regulation of the Financial Services Authority [Number 18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector.
3. Refusal of Complaint
  - a. PUJK may refuse to handle Complaint as referred to under Article 19 of Regulation of the Financial Services Authority [Number 18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector.
  - b. In case Complaint is submitted in verbal, PUJK delivers refusal of Complaint in verbal and/or writing, as attached with clear and detailed ground for refusal.
  - c. In case Complaint is submitted in writing, PUJK delivers refusal of Complaint, as delivered in writing, as attached with clear and detailed ground for refusal.
  - d. In case PUJK handles Complaint as referred to in letter a, PUJK may set time period for follow-up and settlement of Complaint.
  - e. In case there is determination of time period as referred to in letter d, PUJK informs time period for settlement in question to Consumer and/or Consumer's Representative.
4. In the event of settlement of Complaint, it is performed at least with the following manners:

- a. PUJK gives Complaint Response as referred to under Article 21 of Regulation of the Financial Services Authority [Number 18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector.
- b. Complaint Response as referred to in letter a, takes form as:
  - 1) explanation of issue, namely Complaint Response is given in case there is no error from PUJK which causes the existence of losses and/or potential losses to Consumer; or
  - 2) settlement offer, namely Complaint Response is given in case there is error from PUJK which causes the existence of losses and/or potential losses to Consumer.
- c. Settlement offer as referred to in letter b number 2) may take form as namely delivery of apology statement, redress/remedy (*ganti rugi*) offer, and/or improvement of product and/or service.
- d. In case PUJK gives redress as referred to in letter c, it is with the following requirements at minimum:
  - 1) Consumer has fulfilled its obligation; and
  - 2) redress is given with losses and/or potential economic, reasonable, and direct losses to Consumer taken into consideration.
- e. PUJK handles objection from Consumer and/or Consumer's Representative as referred to under Article 24 paragraph (1) of Regulation of the Financial Services Authority [Number 18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector.
- f. PUJK performs review of new document which is submitted by Consumer and/or Consumer's Representative in order to ascertain such document may cause change in Complaint Response.
- g. In case, based on review as referred to in letter f, new document which is submitted by Consumer and/or Consumer's Representative does not affect Complaint Response, PUJK may refuse the Complaint by following procedure as referred to in number 3.
- h. PUJK settles objection within time period as referred to under Article 24 paragraph (2) of Regulation of the Financial Services Authority [Number](#)

[18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector.

5. PUJK administers Complaint Service which addresses the following information at minimum:
  - a. identity of Consumer;
  - b. content of Complaint; and
  - c. measure which has been taken to settle Complaint.
6. Board of Directors of PUJK establishes written procedure of Complaint Service.
7. Board of Commissioners of PUJK ascertains Board of Directors of PUJK possesses written procedure of Complaint Service.
8. PUJK should ascertain that all employees:
  - a. at Complaint Service function or unit; and
  - b. who directly in contact with Consumer,know Complaint Service procedure and able to provide correct information on brief procedure of Complaint Service to Consumer.

#### IV. ESTABLISHMENT OF COMPLAINT SERVICE FUNCTION OR UNIT

1. PUJK establishes Complaint Service function or unit to operate Complaint Service activity at every PUJK's office.
2. Complaint Service function or unit at headquarter reports directly to Board of Directors.
3. Complaint Service function or unit has access to other function in relation to its task sector in order to serve and settle Complaint.
4. Complaint Service function or unit at headquarter, is headed by officer with at least 1 (one) level below Board of Directors.
5. In case Complaint Service function or unit at headquarter is headed by officer with 1 (one) level below Board of Directors, appointment of officer who is responsible for Complaint Service function or unit is incorporated in decree of Board of Directors.

6. Officer who is appointed by Board of Directors as referred to in number 5 may act in interlocking by officer from other function or unit, unless for function or unit of compliance, risk management, and internal audit.
7. Head of Complaint Service function or unit at headquarter as referred to in number 4 is responsible for Complaint Service function or unit at all PUJK's offices.
8. Complaint Service function or unit may hold different organizational structure at every PUJK's office.  
For example: PUJK establishes Complaint Service unit at PUJK's Headquarter and establishes Complaint Service function at PUJK's branch office.
9. Board of Directors of PUJK determines duty and authority of Complaint Service function or unit at every PUJK's office in Complaint Service procedure. Such authority should be able to guarantee the settlement of Complaint in effective manner within the predetermined time period.
10. Duty and authority of Complaint Service function or unit besides of headquarter are at least:
  - a. receive complaint;
  - b. record Complaint; and
  - c. explain brief procedure of Complaint Service.

## V. HUMAN RESOURCES DEVELOPMENT

1. Performance of duty of Complaint Service function or unit is undertaken by employee who possesses competence to undertake Complaint Service in effective and efficient manners.
2. PUJK provides Complaint Service training to employee at Complaint Service function or unit which is directly in contact with consumer before the placement of employee in question.
3. PUJK provides periodic Complaint Service training to employee at Complaint Service function or unit.
4. PUJK provides Complaint Service training to employee other than employee as referred to in number 3, at least 1 (one) time during its office period.

5. Content of Complaint Service training for employee at Complaint Service function or unit at least consists of:
  - a. Complaint Service procedure which consists of:
    - 1) receipt of Complaint;
    - 2) handling of Complaint; and
    - 3) settlement of Complaint.
  - b. main duty of Complaint Service function or unit;
  - c. knowledge on financial-services product and/or service as provided and/or issued by PUJK;
  - d. ethic and communication procedure with Consumer.
6. PUJK performs evaluation of process and impact of organization of Complaint Service training.
7. Evaluation as referred to in number 6, is performed, namely to know the comprehension level of employee and conformity of training content.
8. PUJK performs follow-up of training evaluation result through improvement of training content and method.

#### VI. MONITORING OF COMPLAINT SERVICE PROCESS

PUJK provides information on status on handling of Complaint when Consumer and/or Consumer's Representative request explanation from PUJK on Complaint which is submitted by it through Complaint Service mean as provided by PUJK.

#### VII. SUSTAINABLE MANAGEMENT OF MAINTENANCE AND IMPROVEMENT OF COMPLAINT SERVICE

Sustainable management of maintenance and improvement of Complaint Service encompasses, among others:

1. collection of information, as performed by PUJK by collecting, recording, identifying, classifying, and managing submitted Complaint.
2. analysis, evaluation, and report of Complaint Service, as performed by PUJK, at least for:

- a. identification of rootcause of a Complaint (*akar permasalahan dari suatu Pengaduan*), trend and majority of issues which are frequently submitted by Consumer and/or Consumer's Representative.
  - b. evaluation of:
    - 1) performance and effectiveness of Complaint Service;
    - 2) effectiveness of measure to mitigate the risk; and
    - 3) need of quality improvement of Complaint Service system.
  - c. Monitoring of Complaint Service process, human resources which are needed and complaint which requires attention.
3. Evaluation as referred to in number 2 letter b, may also be performed toward:
- a. conformity of financial-services product and/or service; and/or
  - b. performance from external party in relation to Complaint Service.
4. Audit on handling of Complaint, is performed by PUJK in orderly manner to evaluate implementation of Complaint Service.
- Activity on handling of Complaint may be performed as a part of other audit process which possesses interconnectedness with handling process of Complaint. Audit result should be considered in management review in order to identify issue and improvement of Complaint Service process.
5. Management review, is performed by PUJK's management by performing review against result of audit report and other information and determine follow-up measure for handling of Complaint.
6. Sustainable improvement, is performed by PUJK by performing follow-up of management review as referred to in number 4 in the event of improving effectiveness and efficiency of handling process of Complaint.

## VIII. CONSUMER COMPLAINT SERVICE REPORT

1. Formulation of Complaint Service report
  - a. Board of Directors of PUJK assigns Complaint Service function or unit to formulate Complaint Service report.
  - b. Complaint Service function or unit formulates Complaint Service report as referred to in letter a periodically.

- c. Complaint Service report as referred to in letter a is formulated for the purposes of:
    - 1) internal reporting of Complaint Service; and
    - 2) quarterly report of Complaint Service to Financial Services Authority.
  - d. Internal reporting of Complaint Service as referred to in letter c number 1), is formulated internally by using format/form of report which already exists at respective PUJK.
  - e. Complaint Service report to Financial Services Authority as referred to in letter c number 2), is formulated with at least addressing:
    - 1) type of product and/or service and complained issue;
    - 2) Complaint which is settled during reporting period;
    - 3) cause of Complaint; and
    - 4) negative publication of Complaint.
  - f. Negative publication of Complaint as referred to in letter e number 4) addresses Complaint which is not yet settled and not settled.
  - g. Complaint which is not yet settled refers to Complaint which still undergoes handling process of Complaint.  
Complaint which is not settled refers to Complaint which has obtained Complaint Response, but Consumer submits objection by submitting new document which may cause change in Complaint Response.
  - h. Board of Directors of PUJK is held responsible for the content of Complaint Service report as referred to in letter e.
  - i. Form of report and procedure for the filling-out of Complaint Service report as referred to in letter e, is performed in accordance with format as addressed in Appendix II, which remains an integral part to this Circular of the Financial Services Authority.
2. Submission of Complaint Service report to Financial Services Authority
- a. Board of Directors of PUJK ascertains submission of Complaint Service report to Financial Services Authority.
  - b. Submission of Complaint Service Report is performed as referred to under Article 43 paragraph (4) of Regulation of the Financial Services

Authority [Number 18/POJK.07/2018](#) on Consumer Complaint Service within Financial-Services Sector through electronic reporting system which is provided by Financial Services Authority.

- c. In cases that:
- 1) electronic reporting system as referred to in letter b experiences technical issue;
  - 2) PUJK's communication facility relating to electronic reporting system experiences interference; or
  - 3) PUJK is yet to possess communication facility, therefore it is unable to submit report through electronic reporting system, report is submitted manually (offline) and attached with written notification and be mailed to Financial Services Authority through mail which is designated to Financial Services Authority with designation to Executive Head of Supervisory Sector in accordance with industry of respective PUJK with designation to task unit which operates supervisory function of respective PUJK with carbon copy given to task unit within Education and Consumer Protection Division.
- d. Imposition of administrative sanction in the forms of fine, namely obligation to pay a sum of money for lateness of Complaint Service report, does not eliminate obligation of PUJK to submit such Complaint Service report.

## IX. FINAL PROVISIONS

1. When this Circular of the Financial Services Authority enters into force, Circular of the Financial Services Authority [Number 2/SEOJK.07/2014](#) on Service and Settlement of Consumer Complaint at Financial-Services Businesses, is revoked and declared to be invalid.
2. Provisions under this Circular of the Financial Services Authority enters into force on 10 March 2019.



Established in Jakarta

on 6 December 2018

MEMBER OF THE BOARD OF COMMISSIONERS  
EDUCATION AND CONSUMER PROTECTION SECTOR OF  
FINANCIAL SERVICES AUTHORITY OF THE REPUBLIC OF INDONESIA,

signed

TIRTA SEGARA

