

# Corporate Social Responsibility

**In addition to being an embodiment of corporate responsibility, BCA's CSR activities also reflects the Bank's strong commitment to participate in the efforts to realize a sustainable development.**

BCA believes that the responsibility to be a good corporate citizen is inherent in BCA's position as one of Indonesia's leading banks. With a strong commitment to making meaningful and sustainable social impact within its community development approach, the Bank and its employees focus Corporate Social Responsibility (CSR) activities on three main areas: economic development, ecological balance and social welfare.

Sustainable growth for BCA requires first an awareness of the mutual interdependence between the company and the surrounding community. From this perspective it is clear that all stakeholders, including the Bank, benefit from the sustainable growth and welfare development of the surrounding community. CSR activities are intended to foster development beyond normal business practices in order to shape our future together.

## A. ENVIRONMENT

### A.1. Policy

BCA undertakes a wide variety of on-going activities to meet its commitment to improve environmental conditions. Under the umbrella Bakti BCA programs, BCA collaborates with a number of recognized environmental institutions who focus on environmental protection. BCA bases its involvement as a program developer or as a fund provider as part of our corporate mission to deliver far-reaching, effective, and sustainable results.

1. Board of Directors of BCA handed over symbolically the donation from BCA to support NEWtrees program from WWF Indonesia.
2. BCA supported BOSF orangutan release program.
3. BCA supported the development of Indonesian culture, among others Teater Koma performance "Ibu".





Board of Directors of BCA planted trees in Ciliwung Area during the NEWtrees event organized by WWF Indonesia.

## A.2. Execution

BCA's environmental policy is evidenced by a number of activities:

1. Menara BCA - Green Building;
2. Earth Hour - participation;
3. BCA Synergy Solution programs organize and fund various environmental protection programs.

### A.2.1. Green Building

Menara BCA in central Jakarta is an example of BCA's commitment to the environment. This recently constructed tower serves as BCA headquarters and received the Greenship Platinum award for an existing building, the highest rating achievable. Greenship certification is undertaken by the Green Building Council of Indonesia (GBCI), an independent, non-profit institution and member of the World Green Building Council (WGBC) based in Toronto, Canada. Currently, only six buildings in Indonesia have received Greenship certification.

BCA began the process for Greenship certification for Menara BCA in 2011 with confidence that the tower's carefully considered design requirements Would meet environmentally friendly certification standards. These standards include:

1. Site suitability;
2. Energy efficiency and conservation;
3. Water conservation;
4. Material resources and material cycle;
5. Air quality and room comfort.

Benchmarked against buildings of a similar size, Menara BCA has reduced electricity consumption by 35%, translating to a reduction in CO2 emissions of 6,360 tons per year. LED lighting also contributes substantially to the overall energy efficiency of the building, reducing luminous related electricity consumption by 70%, and with virtually no heat emitted from LED lights, the building benefits from less need for air conditioning. In addition, insulated window glazing reduces radiant heat without significantly reducing the light intensity.

Menara BCA has is one of the most environmentally friendly buildings in Indonesia.



### A.2.2. Earth Hour

Earth Hour, the global event organized by WWF, is held on the last Saturday of March of each year. Participants turn off all non-essential lighting for 1 hour, signaling an awareness of the need to take action to protect the environment and concern about climate change.

As in previous years, BCA logos and non essential lighting were turned off across Jakarta, notably in our main buildings at Menara BCA, Wisma Asia II, and Wisma Pondok Indah, from 20:30 to 21:30 on March 23, 2013.

### A.2.3. Environment

Working with Bakti BCA, BCA Synergy Solutions for environmental programs collaborates with numerous institutes and organizations for environmental management. Activities, including:

**Tree Planting Program:** BCA is an active supporter of the NEWtrees program, a replanting program organized by WWF-Indonesia. This program is aimed to stem climate warming and has proven to be an innovative way to help reforest national parks. An individual tree growth 'geotag' has been affixed to certain trees monitoring tree growth and indicating the geographical location of the tree.

In 2013, BCA supported the NEWtrees program by providing 2,400 tree seedlings to be planted in Ciliwung Hulu, an area declared as priority zone for reforestation by the Department of Forestry. This rehabilitation effort is expected to maximize the carrying capacity of the local watershed and reduce the risk of flooding in downstream areas. BCA's tree planting program is aligned with a larger Government tree planting program which seeks to reduce greenhouse gas emissions by 26% by 2020.

**Orangutan Release Program:** In 2013, BCA continued its support of the Orangutan Release Program undertaken by the Borneo Orangutan Survival Foundation (BOSF). The release of 12 orangutans in Kalimantan was conducted in two stages in 2013 Kalimantan with such efforts to continue until population targets are reached.

The Government's plan to stabilize the orangutan population, which has declined to an alarming level, is outlined in the Orangutan Indonesia Conservation Strategies and Action Plan for 2007-2017, proclaimed by the President of the Republic of Indonesia in the Climate Change Conference in Bali in 2007. By supporting BOSF activities, BCA is supporting this worthy long term project.

**Other Programs:** BCA supports the turtle release program in Bali, in collaboration with the Alumni of Bogor Agricultural University (IPB). BCA also provided aid for the construction of rain-fed ponds in Gunung Kidul, for the purpose of collecting rainwater to be used for irrigation and household needs during the dry season.

## B. EMPLOYEE PROTECTION

### B.1. Policy

Human capital is the major driving force behind the growth of companies and plays a central role in the success or failure of a business. For this reason, BCA strives to provide strong protection for all employees by fostering a safe and convenient working environment and building competence through continuous development and training programs.

BCA has set a number of policies intended to assure the rights of each employee to workplace protection, including:

- a. Policies on human resources are clearly and transparently displayed in the Collective Labor Agreement (CLA), which is easily accessed by all employees at any time. The CLA is jointly developed by management and by Labor Union representatives and is open for review every two years.
- b. A conducive working climate supports the achievement of individual targets, unit targets and BCA targets in general. Achieving the best possible performance can only be realized in a conducive working environment built upon the implementation of a strong corporate culture as well as the vision and mission of the company. Such a favorable working climate can be created with transparent and fair individual assessments and through periodic evaluations of unit performance.
- c. Providing employees with opportunities for actualization and development of their skills, competencies, talents and interests follows a well designed and adaptive recruitment and training strategy. Employees are encouraged to enjoy developing their non-professional talents through sports, arts and BCA hobby clubs. BCA coordinates these activities through the Bakorseni, the Sports and Arts Coordinating Board, to help provide activities that appeal to employees.
- d. All BCA employees are encouraged to maintain open two-way communication via various means of internal communication providing a forum for staff to express their opinions, make suggestions, or offer constructive criticism. On any matters related to their job, BCA employees can choose to communicate through official correspondence such as circular letters, email broadcasts, BCA's internal magazine InfoBCA or the HaloSDM phone service.
- e. Providing guidance and opportunity for clear and well-planned career development in accordance with an individual employee's performance and the unit performance.
- f. Equal opportunity for all employees, regardless of their ethnicity, religion, race, social class, or gender, in performing their duties. Company policy on employee deployment and placement is based on employee merits and competence, in accordance with the needs of the company.
- g. Providing competitive compensation and benefits, which includes comprehensive health care, both preventive and curative. Among the provisions include inpatient facilities, outpatient facilities, maternity, eyeglasses, dental care, laboratory tests, and medical check-up. With this comprehensive health care policy BCA undertakes to safeguard the employees well being.

Table Employee profile by management level:

Employee	Female	Male
Non Staff	61	1,742
Staff	9,818	5,830
Manager	1,680	1,807
Executive Including Commissioner & Director	17	58
<b>Total</b>	<b>11,576</b>	<b>9,437</b>

Table Employee profile by education:

Employee	Female	Male
Elementary School, Junior High, and High School	2,378	3,386
Diploma	1,798	808
Graduate	7,161	4,872
Post Graduate	238	367
Doctorate	1	4
<b>Total</b>	<b>11,576</b>	<b>9,437</b>

**B.2.1. Employee Health Care**

In 2013, a Lactation Education program called “Sehat Bersama BCA” was held by BCA in collaboration with UNICEF. Three educational workshops were organized in August, November, and December 2013.

During these events, BCA provided training on the importance of Early Initiation of Breastfeeding (IMD) and exclusive breastfeeding. The event was held at the Blitz Megaplex, Grand Indonesia on Wednesday (03/07/2013) and was attended by 121 participants, coming from BCA headquarters and branches in Jabodetabek, especially employees who are in pregnancy or who are breastfeeding.

**B.2.2. Employee Welfare**

As part of its commitment to employees, BCA undertakes to improve employee welfare, among others through an employee stock ownership program for employees of all levels, from echelon S1(Head of Division/Head of Regional Office) to echelon S8 (non-clerical). In 2013, BCA granted extra stock bonuses based on employee performance during the period of January 1 to December 31, 2012. On April 25, 2013, BCA granted a total of 13,949,501 shares as extra bonuses with average price of Rp 10,715.76 per share for 17,827 permanent employees. The stock bonuses are subject to a lock-up period (a time during which the stocks are forbidden to be sold) of 3 years.

**B.2.3. Occupational Safety**

In order to create a safe working environment at all of its offices, the office of interior planning and layout development plans office and branch development with reference to:

- Completeness and appropriateness of the facilities and working environment.
- Cleanliness.
- Harmonious interior layout.
- Proper placement of facilities.
- Completeness and appropriateness of security measures.

**B.2.4. Turnover**

A company's employee turnover rate reflects the nature of its human resource management. BCA is among a small group of banks in the Indonesian banking industry with a low employee turnover. Low employee turnover is evidence that BCA maintains a conducive working atmosphere with high employee cohesion.

In 2013, turnover rate of BCA's permanent employees is 3.17%.



The activity in one of Magang Bakti and PPA classes



Employee details as of December 2013 are as follows:

YEARS OF SERVICE	2013	%
≤ 1 year	1,525	7.26%
> 1 – 5 Years	1,890	8.99%
> 5 – 10 Years	909	4.33%
> 10 – 15 Years	1,913	9.10%
> 15 – 20 Years	6,445	30.67%
> 20 Years	8,331	39.65%
<b>TOTAL</b>	<b>21,013</b>	<b>100.00%</b>

#### B.2.5. BCA Day Care Program

Launched in 2010, BCA's Day Care program is designed for employees' children of elementary school age. In 2013, BCA Day Care programs were conducted at 3 locations in Greater Jakarta (Head Office, Regional Office IX and Regional Office X) and in 3 regions outside Greater Jakarta (Regional Office II, Regional Office III and Regional Office IV).

Following are the details of the BCA Day Care program:

Location		Theme	Number of Participants (Children)
Head Office		Picu Pacu Prestasiku	16
Region IX		Picu Pacu Prestasiku	89
Region X		BCA Smart Kids Club	59
<b>TOTAL GREATER JAKARTA</b>			<b>164</b>
Region II		Yes, I Can Do It	55
Region III		Design Thinking for Creative Kids	76
Region IV	Denpasar	Character Building for Your Entrepreneur	18
	Makasar	Fun Educative	30
<b>TOTAL NON JABODETABEK</b>			<b>179</b>
<b>TOTAL</b>			<b>343</b>

## C. SOCIAL DEVELOPMENT

### C.1. Policy

As an inseparable part of the community, BCA, working with Bakti BCA, strives to support and work with the local community through the sponsoring of various social development programs.

BCA CSR programs are based on three (3) pillars, namely:

1. BCA Smart Solution
2. BCA Synergy Solution
3. BCA Excellent Business Solution.

### C.2. Execution

#### C.2.3. BCA Smart Solution

The quality of its people is the final determining factor for the successful development of a country. Building high quality human resources will allow Indonesia to better manage its economic potential and abundant natural resources.

For this reason, the Bank developed the Bakti BCA Program as an embodiment of concern towards the quality development of humans.

BCA realizes that education is the best means to develop human resources. Education provides enlightenment for people and delivers quality human resources for the country. Education also helps increase community participation in community development.

Recognizing the importance of education for the future of our nation, various ongoing programs under BCA Smart Solution have been developed and include:

#### C.2.3.A. Accounting Education Program (PPA)

##### Non-Degree

The non-degree Accounting Education Program (PPA) is a highly successful CSR program for education. Launched in 1996, the program aims to provide non-degree education, free of charge, to high school graduates or the equivalent who have strong academic credentials but who have financial constraints that hinder their ability to pursue higher education.

Apart from providing education in accounting through a system of class work and on the job training, this program is also designed to forge participants into individuals of honorable character and integrity. Hence, BCA puts great emphasis on the psychological and human development of PPA participants in order to understand their personalities and encourage them to realize their potential.

PPA programs are supported by quality teaching staff consisting of professional and experienced lecturers from leading universities in Indonesia. The program lasts for 30 months using a conditional knockout system with rigorous academic requirements. Those who successfully complete this program are truly high-quality candidates, both academically and character-wise.

The PPA program is provided free of charge and the participants receive pocket money and facilities, such as textbooks and medical examination, in accordance with company policy. Participants are also given the opportunity to work at BCA, but have no obligation to do so upon completing the PPA program. In addition, PPA graduates may continue their study at a number of universities to obtain a Bachelor's degree in Accounting.



1. The outdoor activity during the soft skill training for PPA Program participants.
2. The BCA Non-Degree IT Education Program.



At the end of 2013, the number of participants of PPA was 343 people, consisting of 8 classes (Batches 26-33). A total of 77 participants successfully completed the program in 2013 and of those 77 individuals 73 PPA 'graduates' chose to join BCA as permanent employees in 2013.

#### C.2.3.B. Information Technology Education Program (PPTI) Non-Degree

The rapid development of information technology and the increasing role of information technology in the modern banking industry have prompted an increasing need for human resources in the IT field, not only in terms of quantity, but also in terms of quality.

To keep abreast of the increasing human resource demand and inspired by the highly successful BCA PPA program, BCA created the BCA Non-Degree Information Technology Education Program (PPTI BCA) with the first class starting in 2013. This program is equivalent to a Bachelor's Degree provided free of charge for high school (SMA) and Vocational School (SMK) graduates who want to continue their education or develop skills in the field of information technology.

The education program, which lasts for 30 months, is presented by practitioners and lecturers from a number of leading universities in Indonesia. In addition to in-class activities, participants also have the opportunity for internship at Head Office units. The material provided in PPTI BCA Non-Degree is similar to that of a university's, but enriched with self-development material. Participants receive pocket money and facilities such as textbooks and medical examination in accordance with Company policy. Upon completing the program, participants will be offered an opportunity to join BCA as permanent employees as required by the Company.

To ensure the high quality of graduates, the program implements a conditional knockout system with rigorous academic requirements. Participants with less than a 2.75 GPA will be disqualified and dismissed from the program. The program was introduced in 2013 with 29 participants.

#### C.2.3.C. Bakti BCA Apprentice Program

Bakti BCA Apprentice Program is a program for high school or university graduates who want to pursue a career in banking. This training and internship program last 1 year, providing participants with

1. The outbound activities for the participants of PPA Non-Degree.
2. The selection process for the program of Magang Bakti BCA.



internship experience in banking operations and other knowledge. Participants will be mentored by BCA's senior employees as to where they will be placed.

Currently, the Bakti BCA Apprentice Program provides interns with an opportunity to gain working experience as a CSO (Customer Service Officer) or Teller. Apprentices will undergo a series of training programs, including counting and sorting money training, product knowledge, identifying the authenticity of Rupiah, teller/CSO skill, mini-banking simulation, bank secrecy, and much more. Apart from skills and knowledge, trainees will also learn soft skills, such as motivation and self-grooming. After completing this program, those who perform well will be offered scholarships to continue their education.

By launching this program, BCA wishes to contribute more to the development of human resources, particularly in the banking and financial industries. In 2013, there were 2,813 people passing the selection test for Bakti BCA Apprentice Program, comprising 990 CSOs and 1,823 Tellers.

#### C.2.3.D. Integrated Bakti BCA

Integrated Bakti BCA is a CSR program aimed to help with the development of educational infrastructure for primary and secondary schools which have the potential to grow but lack economic support due to their surrounding conditions.

In this program, BCA provides aid in form of books, computer labs, classroom renovation, as well as teacher training. To date, BCA has provided assistance to 18 schools, ranging from elementary schools to high schools, in Gunung Kidul, Yogyakarta, Tanggamus, Lampung and Taktakan Serang, and Banten.

Integrated Bakti BCA was implemented in the year 2000 in three districts, Ponjong, Semanu, Karangmojo, in the area of Gunung Kidul, Wonosari, Yogyakarta. This program has been expanded to three more underprivileged areas in Java and Sumatra. The program aims to improve access and quality of education at the aforementioned areas.

In 2013 BCA once again sponsored a seminar on theatre arts to high school students from Yogyakarta, Lampung and Banten. By witnessing firsthand the preparations for, and actual, performances and

through discussion with the artists, the students can enrich their knowledge about alternative professions.

BCA also gave a donation for SMAN 1 Karangmojo in form of books, computers and with assistance in the development of a digital library. In addition, BCA gave scholarships for the best graduates from SMAN 1 Karangmojo to pursue education at higher levels.

BCA actively conducts dissemination of information about banking for students to students, for example by sponsoring 500 students from SDN 1 and SDN 2 Taktakan, Banten to KidZania, where they can learn first hand about the function of banks in the economy.

#### **C.2.3.E. Bakti BCA Scholarship**

Since 1999, BCA has sponsored the Bakti BCA Scholarship program in collaboration with a number of leading universities in Indonesia. BCA has entered into collaboration with a number of foundations, such as the Paramadina Foundation, the Perbanas Foundation, Karya Salemba Empat Foundation, and STEKPI to provide educational scholarships to outstanding students. Bakti BCA Scholarships cover tuition fees, paid directly to the relevant universities, as well as pocket money for students.

During the period of 2013, BCA continued providing scholarships for 490 students for the academic year of 2013-2014. For the 2013-2014 academic year BCA has entered into collaboration with 16 leading public universities in Indonesia for funding scholarships. Scholarship funds were symbolically handed over by the Board of Directors to a representative of the grantees, Deputy Rector III Udayana University in October 2013, held at Menara BCA.

#### **C.2.3.E. Educational Partnership**

BCA's focus on education is reflected in a number of activities, carried out by the Bank:

- Giving donations for the renovation of the Institute for Economic and Social Research building in University of Indonesia (LPEM, UI), Depok.
- Collaborating with the Faculty of Economics and Business, University of Gajah Mada (FEB UGM), Yogyakarta in developing a banking laboratory.
- Supporting the preservation and development of traditional culture among students, by donating gamelan sets to Diponegoro University, Semarang and Gajah Mada University, Yogyakarta.
- Supporting UNICEF's Child Friendly Education program by dedicating aid to the children in Wamena, Papua.

#### **C.2.4. BCA Synergy Solution**

BCA Synergy Solution is a social awareness program for the development of culture, health, environment, sports, and empathy. In 2013, BCA conducted several programs as follows:

1. Bakti BCA for Culture;
2. Bakti BCA for Health Care;
3. Bakti BCA for Environment;
4. Bakti BCA for Sports;
5. Empathy program.

##### **C.2.4.A. Bakti BCA for Culture**

Developing and preserving cultural heritage are essential components the development of a person as a whole. BCA takes an active role in efforts to preserve and support the development of national culture, as embodied in the "BCA for Indonesian Shadow-Puppetry". This program was begun in 2012.

1. Students from Yogyakarta, Lampung, and Banten attended the introduction to the profession and the art of theater.
2. Bali Puppetry Festival & Seminar 2013 at Ubud.



In 2013, BCA conducted a number cultural of activities, including:

1. Photography Competition and Exhibition "World of Shadow-Puppets" in February, 2013, in Jakarta. The photo exhibition was held in commemoration of the 56th anniversary of BCA. A collection of 150 pictures of wayang (shadow-puppets) selected from 3600 pictures were displayed for visitors in this photo exhibition that lasted 6 days and was open to the public.
2. "Wayang Masuk Sekolah" is intended as a means to introduce and disseminate the culture of wayang to the youth. BCA, in collaboration with radio JFM Semarang and the Provincial Education Board of Central Java, conducted this program in 5 high schools in Semarang during the first semester of 2013. An estimated 1500 students enthusiastically participated in this series of activities, consisting of a seminar on "introducing wayang characters" hosted by a local psychologist, and a wayang performance performed by a young puppeteer.
3. WOW–World of Wayang. BCA once again entered into collaboration with Pepadi and Kompas TV in developing a means to introduce and educate the youth about wayang tradition through television. WOW was aired for the first time in 2012 and broadcast every Sunday afternoon on Kompas TV. The program is expected to foster pride and to motivate the youth to learn and develop wayang.  
In 2013, a total of 26 episodes of WOW were aired including episodes entitles: "Jagoan Indonesia", "Kancil Pencuri Hati", "Festival Ramayana Internasional", "Rumah Wayang Dunia", "Wayang Toys".
4. BCA hosted a traditional all-night wayang performance in Yogyakarta to re-introduce wayang to the local community. Presenting the story of "Temuruning Wahyu Katentreman" was Darmono SH, son of famous Indonesian puppeteer Anom Suroto. The event was open to the public and free of charge. An estimated 1,000 spectators came to watch the puppet show, which was received enthusiastically.





1. The health care services at Duri Utara Clinic.
2. Conducting cataract surgery.

5. In collaboration with “Rumah Topeng & Wayang Bali”, BCA participated in the Bali Puppetry Festival and Seminar 2013, which took place in Ubud, Bali. The festival lasted 5 days, with various programs including mask exhibitions, workshops, seminars, and puppet shows. This event was attended by emissaries, artists and observers from many countries. During the festival, people could watch wayang performances from Indonesia (among others: Wayang Golek Betawi, Wayang Kampung Sebelah, Wayang Beber, Wayang Kancil, Wayang Potehi, Wayang Golek Cing Cing Mong, Wayang Kulit Menak, Wayang Multimedia), Otome Bunraku from Japan, Roppets Edutainment Production from Philippines, Teatrang Mulat from Philippines, Kheimh Shab Bazi from Iran, and Mandalay Marionettes from Myanmar.

6. BCA actively supports several organizations dedicated to developing our nation’s culture, such as Pepadi, UNIMA Indonesia, Teater Koma, and others. Some activities supported by BCA were the Sampek Engtay performance of a play titled “Ibu”, a little puppeteer contest, and the renovation of sites related to Indonesia’s first President Soekarno in Ende.

#### C.2.4.B. Bakti BCA in Health

BCA is aware that public health is a valuable asset for a country and its development. BCA actively facilitates affordable health care services for the public, especially for unprivileged people. BCA health care programs are conducted through collaboration with highly competent and credible health institutions.

Following are some of the social programs in public health care undertaken in 2013:

##### 1. Cataract Surgery

In collaboration with the Cataract Blindness Control unit of the Association of Indonesian Ophthalmologist (SPBK Perdami), BCA organized free cataract surgery for unprivileged people. This program has been implemented continuously since 2001 with the objective of reducing the number of cataract sufferers, an illness that can lead to blindness, damaging people’s productivity.



In 2013, BCA organized cataract surgery in 4 areas, namely RSUD Sanggau, Kalimantan; RSUD Tahuna, Sangir Talaud, Sulawesi; RSUD Bajawa, Ngada, Nusa Tenggara Timur; and RSUD Lahat, South Sumatera; with a total of 377 surgeries performed. So far a total 2,369 surgeries have been performed in various areas in Indonesia from 2001 through December 2013.

## 2. Duri Utara Health Care Clinic

In collaboration with the management of Klinik Duri Utara, BCA organized quality yet affordable healthcare services for unprivileged people. This service was launched in February 2012, in commemoration of the 55<sup>th</sup> Anniversary of BCA. This program is part of BCA's participation in programs for improving access to healthcare services for unprivileged people.

Since its opening, Klinik Duri Utara has served 19,436 patients. In 2013, 10,640 patients were provided with healthcare services which included general medical consultations and treatment, family planning services, minor surgery / wound treatment, child immunization, adult vaccination, and many more.

## 3. Bakti BCA Blood Donation

Launched in 1991 in collaboration with the Indonesian Red Cross (IRC), BCA actively organizes blood donation drives attended by BCA employees and management. This program is conducted on an on-going basis, 3 or 4 times a year, taking place at headquarters and branch offices. In 2013, BCA donated 1,344 blood bags to the IRC.

## C.2.4.C. Bakti BCA for the Environment

Has been reported in this Annual Report, section A. Environment, page 264.

## C.2.4.D. Bakti BCA for Sport

BCA provides support for the development of sports in Indonesia through donations to several sports organizations and institutions, among others by sponsoring the Asian Rock Climbing Championship, Bermuda Bowl Bridge Tournament, "555 Expedition Kartini Petualang" to Mountain Rainier, the 2013 Ganesha Open National Archery Championship, 2013 Fun Walk, and many more. Apart from supporting sports development, such activities were also intended to promote a healthy life style.

## C.2.4.E. Empathy Program

BCA is also active in providing assistance to communities affected by natural disasters through Bakti BCA with aid provided on an ad hoc basis in accordance with needs. In 2013, Bakti BCA delivered aid for fire victims in Kebon Sirih, Jakarta and for the victims of natural disasters in Makassar.

## C.2.4.D. Other Programs

BCA gives donations to several institutions and organizations who conduct social activities for the benefit of society. Donations were given according to the needs of the institutions/ organizations and were not on a permanent basis. For instance, in 2013, BCA made a donation to humanitarian activities for children, orphans and unprivileged children, 2013 National Social Solidarity, and assistance for Yayasan Hati Suci, Yayasan Senang Hati, and others.

### C.2.3. BCA Excellent Business Solution

Community empowerment includes various programs aimed at creating an environment whereby people can grow and progress independently. BCA supports the efforts of community empowerment through BCA Excellent Business Solution. This program was developed in line with BCA's advantage in payment systems. Programs implemented under BCA Excellent Business Solution include:

1. Business Development Institution (LPB) Mitra Bersama
2. Partnership with Community.

#### C.2.3.A. Business Development Institution (LPB)

##### Mitra Bersama

Indonesia has a large population of Small and Medium Entrepreneurs (SMEs) and they have proven themselves resilient during times of crisis. SMEs provide job and business opportunities for millions of people and help strengthen the fundamentals of the Indonesian economy.

In 2009, in collaboration with two other prominent companies in Indonesia, PT Astra Internasional Tbk and PT Pertamina (Persero), BCA established the Business Development Institution (LPB) Mitra Bersama, with the objective, among others, of providing facilities for SMEs to develop sustainable and competitive businesses.

To help achieve the objectives of LPB Mitra Bersama, the founding corporations were assisted by Yayasan Dharma Bhakti Astra. In 2013, a new LPB Mitra Bersama was established in Pontianak, Kalimantan Barat, adding to the already existing 4 LPB Mitra Bersama in Sidoarjo, Jawa Timur (2009), Palembang, Sumatera Selatan (2010), Bukit Tinggi, Sumatera Barat (2010), and Yogyakarta (2012).

The advocacy provided by LPB Mitra Bersama is provided through a number of programs, among others:

- Consultation and training: financial management for simple accounting, management, motorcycle workshop, waste management, packaging management, internet/website training, quality control training;
- Marketing and promotion;
- Introduction to banking and finance institutions: banking products and services socialization, SME finances;
- Network development, for instance SME meetings, bazaars, etc.

To further promote the development of SMEs in different regions, LPB Mitra Bersama actively encourages collaboration with a number of educational institutions and related government agencies.

#### C.2.3.B. Partnership with Community

Forging partnerships with various communities is another BCA undertaking to extend the reach of its CSR activities. In 2013, the community partnership programs undertaken by BCA included:

1. Paguyuban Wirawisata Gelaran

Paguyuban Wirawisata Gelaran is a community program initiated by local youth with the blessing of local community leaders. One of the programs was a community empowerment program for the development of rural tourism at Desa Wirawisata Gua Pindul, in Gunung Kidul, Yogyakarta. This program is intended to assist in the development of the village with jobs and business opportunities for the youth and the local community.

Cavetubing tour at the Tourism  
Village of Pindul Cave



BCA provided a series of training sessions for the objective of improving human resources for tourist villages. The first phase for training was held in January 2013 attended by 40 participants and the second stage, held on July 2013, was attended by an additional 40 people.

Together with Prioritas customers, BCA held a seminar for Mother and Child Healthcare and provided free medical treatment for the inhabitants of Desa Wirawisata Gelaran in October 2013.

## 2. Development of Desa Wisata Bleberan

As the continuation of the development program of Tourist Village Wirawisata Goa Pindul, which was successfully done in 2013, BCA held another program in Desa Wisata Bleberan which manages the Sri Gethuk waterfalls and Goa Rancang Kencana, in Gunung Kidul. BCA provided assistance in the form of operational support equipment and human resource development through capacity building, hard skills and soft skills training for the tourism industry. The training lasted for two days in December 2013, and was attended by 40 participants.

### C.3. Company Expenses for Social Activities

Bakti BCA	Amount (Rp)
<b>BCA Smart Solution:</b>	<b>30,580,388,626</b>
Bakti BCA Scholarship	4,576,563,596
PPA non degree	8,712,667,150
PPTI non degree	807,777,600
Partnership in Education and Integrated Bakti BCA	16,483,380,280
<b>BCA Synergy Solution:</b>	<b>11,156,554,633</b>
Health Care	1,298,768,845
Culture	6,016,924,750
Environment	640,000,000
Sport	1,185,814,359
Empathy	916,340,179
Others	1,098,706,500
<b>BCA Excellent Business Solution</b>	<b>295,102,010</b>
<b>TOTAL</b>	<b>42,032,045,269</b>

## D. Customer Protection

### D.1. Policy

Playing a central role collecting and distributing public funds, the banking industry relies heavily on public trust. That is why BCA constantly maintains customers trust by applying the principle of prudence, and prioritizing customer safety and service. Optimally protecting customer interests is the key to building customer confidence within the banking system.

such as PINs, so that they can avoid any misuse or unlawful conduct by other party. BCA customer education programs are undertaken in cooperation with mass media, both traditional media and online media, in the form of a rubric called "News BCA". The rubric is an educational tool for BCA banking solutions. The article also included Halo BCA 500 888 or (021) 500 888 as the solution center for BCA banking transactions.

### D.2. Execution

#### D.2.1 Customer Education

Conducting customer education is one preventive tools to avoid fraudulent transactions or other forms of fraud. BCA consistently develops various educational programs related to transaction security when using BCA banking products and services, including the security of customers' personal data

The dissemination of Halo BCA numbers and procedures in respect to the safety and comfort of BCA customers, and the public, is done through [www.bca.co.id](http://www.bca.co.id) website and Twitter account Halo BCA as the main social media accounts.



Halo BCA Contact Center Service

In addition, BCA develops customer education channels through its official social media accounts:

- Facebook Fan Page ([www.facebook/XpresiBCA](http://www.facebook/XpresiBCA))
- [www.facebook/GoodLifeBCA](http://www.facebook/GoodLifeBCA)
- [www.facebook/BizGuideBCA](http://www.facebook/BizGuideBCA)
- [www.facebook/BCAKlikPay](http://www.facebook/BCAKlikPay)
- [www.facebook/KartuKreditBCA](http://www.facebook/KartuKreditBCA)
- Twitter (@XpresiBCA, @GoodLifeBCA, @BizGuideBCA, @BCAKlikPay, @KartuKreditBCA)

#### D.2.2. Customer Complaint Mechanisms

Customer input, either in the form of suggestions or criticisms, are valuable in the Bank's efforts to improve our services. BCA provides a number of communication channels as a means of support for customer protection, including:

- 24-hour Contact Center Halo BCA.
- email to [halobca@bca.co.id](mailto:halobca@bca.co.id).
- Face to face with BCA front liners.

BCA always pays attention to, and will follow up on, any customer input or complaints. Solutions to problems will be followed by the related branch, office or unit.

#### D.2.3. Halo BCA

BCA's 24-hour contact center service, Halo BCA 500 888 or (021) 500 888, is a means for customers to communicate with BCA. Through this service, customers can obtain important information related to BCA products and services. Halo BCA also receives feedback and complaints from customers.

Halo BCA forwards customer complaints to the relevant parties and coordinates with related units or branches in order to provide solutions to the complaints. BCA constantly works to improve the quality of Halo BCA staff by providing and updating product knowledge related to various BCA's banking solutions.

Throughout 2013, Halo BCA received 10,529,836 incoming calls including 84,557 customer complaints with the rest of the calls product or service inquiries. In general, complaints were resolved in accordance with BCA to service level targets. As an illustration, in December 2013, complaint settlement reached 94.47% of the total complaints in that month.



#### **D.2.4. Letters to the Editor**

The readers' rubric in printed mass media is an important alternative source to get feedback from customers. BCA always responds to any input and complaints submitted through the readers' rubric, with the Corporate Secretary in charge of response and follow up in 2013, there were 149 instances of customer input submitted about BCA through letters to the editor in a number of printed media.

#### **D.2.5. Social Network Media**

BCA utilizes social networks such as Facebook and Twitter to communicate with customers. Customers can submit their input through BCA official accounts in:

- facebook ([www.facebook.com/XpresiBCA](http://www.facebook.com/XpresiBCA); [www.facebook.com/GoodLifeBCA](http://www.facebook.com/GoodLifeBCA); etc.)
- twitter (@HaloBCA; @GoodLifeBCA, etc.)

#### **D.2.6. Customer Complaint Channel**

BCA is active in educating customers on its communication channels through various promotional materials and other written materials (such as saving books, starter packs, etc.) by including information on how to contact BCA through contact center services - Halo BCA 500888 or (021) 500888 or the BCA website [www.bca.co.id](http://www.bca.co.id). In 2013, there were 80,196 emails from customers, including inquiries on product or services, input, as well as issues related to the services provided by BCA.

#### **D.2.7. Customer Complaint Handling**

As part of its efforts in maintaining customer satisfaction and improving its services, BCA continues to pay attention to each customer's needs and aspirations. By opening channels to accommodate complaints and suggestions through various communication media, BCA strives to respond to incoming complaints and to utilize customer feedback to further develop its services. BCA always strives to provide solutions for customers.

Halo BCA has gained appreciation and achieved recognition from several national and international independent parties. Halo BCA received 78 awards in 2013 including the Top Brand Award from Frontier Consulting Group & Marketing Magazine, The Top Socially Devoted Brand on Twitter for Finance Category from Social Bakers, the Call Center Award from CCSL and the award for The Best Contact Center in Indonesia.

#### **D.2.8. Development of Customer Complaints Handling**

BCA strives to provide the best services in order to deliver optimal benefits and added values for all stakeholders. In the future, BCA will continue to develop and improve procedures on handling complaints and suggestions so that every input from customers or prospective customers can be used to meet the information needs by and about BCA.

**D.2.9. Customer Service Improvement Program & Branch Network Development**

In order to improve the quality of its customer services, BCA continues to develop its branch network. In 2013, BCA increased the number of branches to 1,042 from 966 branches in 2012. Expansion of the BCA branch network in 2013 was intended to deepen BCA's reach in various cities in Indonesia.

**D.2.10. ATM Network Setup Synergy**

In modern banking, the amount and distribution of the ATM network is crucial in ensuring customer satisfaction with the quality of services provided by the Bank. To that end, BCA always performs monitoring and analysis on its ATM network development and network synergy. This is done to provide the best services and the best banking solutions for customers.

**D.2.11. Public Recognition**

Various accolades from various independent institutions, local and abroad, are a reflection of our proven service excellence. In 2013, BCA received various awards as contained in this Annual Report, page 14-19.