

PROCEDURE FOR COMPLAINT HANDLING

Policyholders can access various information, ranging from policy services to complaint submissions, which may be filed verbally or in writing through the following service channels:



1-500-045



- Individual : care@bni-life.co.id
- Group : care.eb@bni-life.co.id
- Walk in Service

- Send a letter to BNI Life head office
- Customer Care
Jakarta, Surabaya, Bandung, Denpasar, Palembang, Semarang dan Yogyakarta

Required Documents and Resolution Period



Policy Data & Complaint Information to be submitted

5 business days of receiving the complaint



Complaint Letter, Power of Attorney, Customer Identity Document, other supporting documents

10 business days of receiving the complaint

Notes

- Complaints must be submitted by the Policyholder. If the submission is made by a party other than the Policyholder, a Power of Attorney is required.
- In the event that BNI Life requires supporting documents and the complaint resolution period cannot be met, BNI Life will request the Customer to submit the complaint in writing along with the necessary supporting documents.
- The complaint handling period may be extended for up to 10 (ten) additional business days under certain circumstances, with prior notification from BNI Life. In such cases, the total complaint resolution period may take up to 20 (twenty) business days from the date the complaint is received.

Dispute Resolution

In the event that no agreement is reached regarding the outcome of the complaint handling, the Policyholder may escalate the complaint to the Financial Services Authority (OJK) or the Alternative Dispute Resolution Institution for the Financial Services Sector (LAPS SJK).

