

Layanan Pengaduan Nasabah [GRI 2-25, 2-27] [OJK F.24]

Bankaltimara menyediakan sarana/saluran pengaduan nasabah melalui media sebagai berikut:

Website: www.bankaltimara.co.id/id/contact-us

Contact Center: 1500-124

Laporan Penanganan & Penyelesaian Pengaduan Nasabah Tahun 2024 [GRI 418-1]

Penanganan pengaduan nasabah adalah pelayanan dan penyelesaian pengaduan nasabah yang diterima, di mana pengaduan adalah ungkapan ketidakpuasan oleh nasabah atau perwakilan nasabah terkait adanya potensi kerugian finansial yang dialami oleh nasabah yang diduga karena kesalahan atau kelalaian Bank.

Laporan penanganan dan penyelesaian pengaduan nasabah tersebut dibuat berdasarkan ketentuan Bank Indonesia dan Otoritas Jasa Keuangan serta dilaporkan setiap triwulan ke Bank Indonesia maupun ke Otoritas Jasa Keuangan secara *online*.

Laporan pengaduan nasabah berikut merupakan laporan konsolidasi pengaduan yang diterima oleh seluruh jaringan kantor PT BPD Kaltim Kaltara dan dilaporkan melalui Unit *Contact Center & Complaint Handling* setiap bulannya, serta laporan pengaduan nasabah yang diterima melalui layanan Bankaltimara *Call Center*.

Customer Complaint Service [GRI 2-25, 2-27] [OJK F.24]

Bankaltimara provides customer complaint channels through the following media:

Website: www.bankaltimara.co.id/id/contact-us

Contact Center: 1500-124

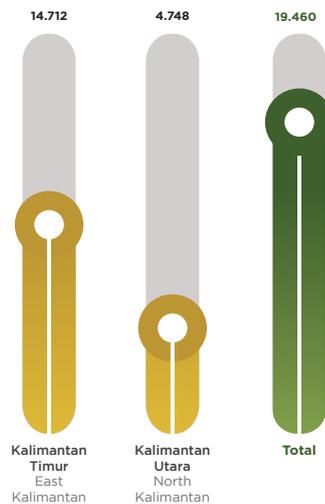
Report on Handling & Settlement of Customer Complaints in 2024 [GRI 418-1]

Handling customer complaints is the service and resolution of complaints received, where a complaint is an expression of dissatisfaction by a customer or customer representative regarding the potential financial loss experienced by the customer allegedly due to the Bank's error or negligence.

The report on the handling and resolution of customer complaints is prepared based on the provisions of Bank Indonesia and the Financial Services Authority and is reported quarterly to Bank Indonesia and the Financial Services Authority online.

The following customer complaint report is a consolidated report of complaints received by the entire network of PT BPD Kaltim Kaltara offices and reported through the Contact Center & Complaint Handling Unit every month, as well as customer complaint reports received through the Bankaltimara Call Center service.

Penerimaan Pengaduan Nasabah Berdasarkan Wilayah Tahun 2024 Receipt of Customer Complaints by Region in 2024

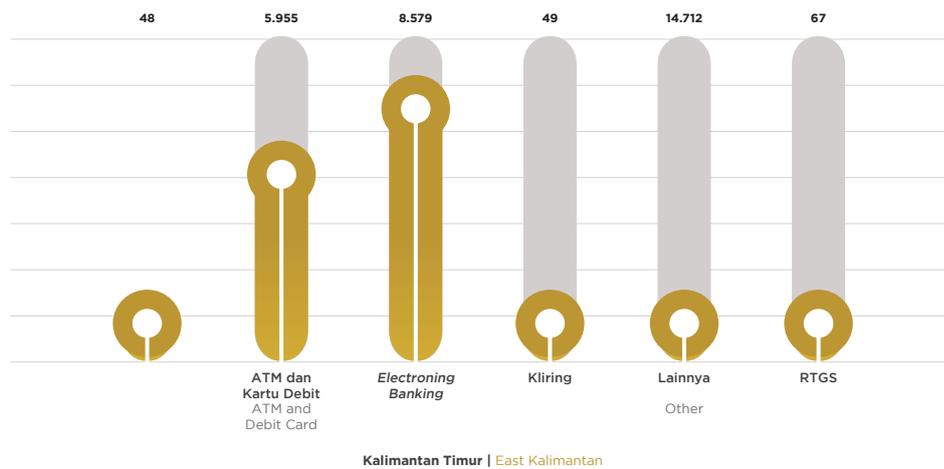


Berdasarkan grafik di atas total penerimaan pengaduan nasabah Tahun 2024 adalah sebanyak 19.460 pengaduan nasabah, dengan pembagian wilayah Kaltim jumlah pengaduan sebanyak 14.712 pengaduan dan wilayah Kaltara sebanyak 4.748 pengaduan, di mana pengaduan nasabah jika dibagi berdasarkan jenis produk dan permasalahan sebagaimana rincian sebagai berikut:

Based on the graph above, the total number of customer complaints received in 2024 was 19,460, with the number of complaints in East Kalimantan being 14,712 and in North Kalimantan being 4,748, where customer complaints are divided based on product type and problem as detailed below:

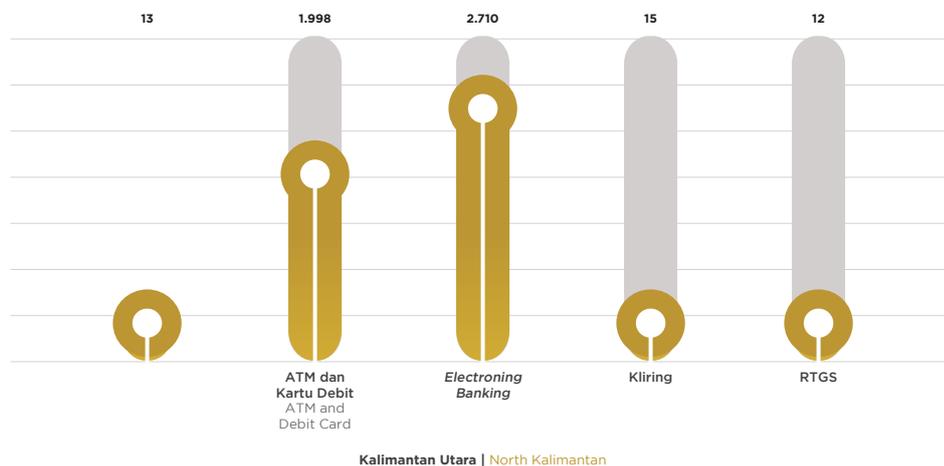
Pengaduan Nasabah Berdasarkan Kategori Produk & Permasalahan Tahun 2024

Customer Complaints by Product Category & Issue in 2024



Pengaduan Nasabah Berdasarkan Kategori Produk & Permasalahan Tahun 2024

Customer Complaints by Product Category & Issue in 2024



Berdasarkan Grafik di atas, pengaduan nasabah yang diterima jika dibagi berdasarkan kategori permasalahannya adalah sebagai berikut:

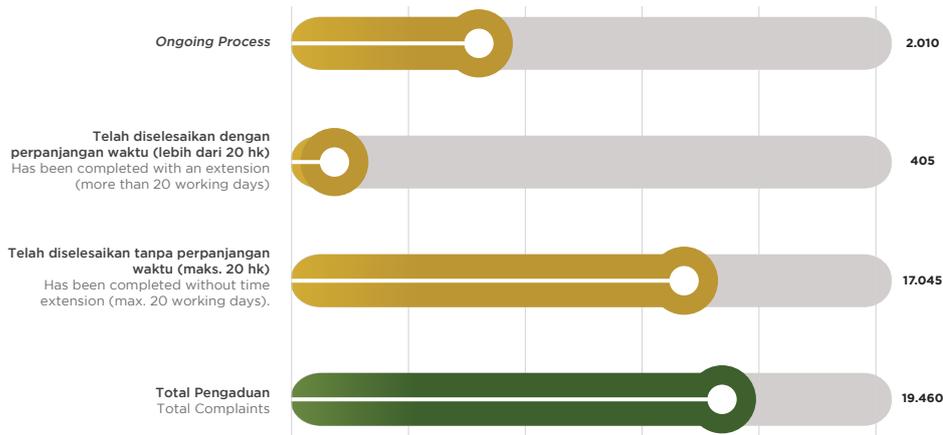
- 11.289 pengaduan nasabah terkait produk *Electronic Banking* yaitu transaksi menggunakan SMS Banking, DG dan CMS Bankaltimtara dengan permasalahan yang terjadi adalah dikarenakan kegagalan transaksi, yaitu gagal dalam transaksi pembelian dan pembayaran serta transaksi transfer/pemindahbukuan melalui layanan SMS Banking, DG dan CMS Bankaltimtara.
- 7.953 pengaduan nasabah terkait ATM dan Kartu Debit dengan permasalahan yang terjadi adalah kegagalan transaksi di mesin ATM Bankaltimtara, mesin ATM Bersama, mesin ATM Prima, CDM Bankaltimtara dan di mesin EDC Bankaltimtara maupun Bank lain (segala transaksi yang dilakukan dengan menggunakan kartu ATM/Kartu Debit).
- 143 pengaduan nasabah terkait produk SKN-BI & RTGS dengan permasalahan yang terjadi adalah salah dalam penulisan nama atau nomor rekening tujuan transfer sehingga dana gagal untuk diteruskan, penyelesaian yang dilakukan adalah pengembalian dana ke nasabah ataupun dana dikirim ulang ke rekening tujuan setelah dilakukan penggantian nama atau nomor rekening yang salah.

Based on the graph above, the customer complaints received, when divided by category of problem, are as follows:

- 11,289 customer complaints related to electronic banking products, namely transactions using SMS Banking, DG and CMS Bankaltimtara with problems occurring due to transaction failures, namely failures in purchase and payment transactions and transfer transactions via SMS Banking, DG and CMS Bankaltimtara.
- 7,953 customer complaints related to ATMs and Debit Cards with the problem occurring was transaction failure at Bankaltimtara ATMs, ATM Bersama machines, Prima ATMs, Bankaltimtara CDMs and at EDC machines of Bankaltimtara and other banks (all transactions made using ATM cards/debit cards).
- 143 customer complaints related to Bank Indonesia's National Clearing System & Real Time Gross Settlement products. The problem that occurred was a mistake in writing the name or account number of the transfer destination, causing the funds to fail to be forwarded. The solution was to return the funds to the customer or to re-send the funds to the destination account after the name or wrong account number was changed.

Penyelesaian Pengaduan Nasabah Tahun 2024

Resolution of Customer Complaints in 2024



Dari 19.460 pengaduan nasabah yang diterima, sebanyak 17.045 pengaduan telah diselesaikan tanpa perpanjangan waktu yaitu maksimal 20 hari kerja sesuai dengan aturan regulator dan 2.010 pengaduan masih dalam proses penyelesaian.

2.010 pengaduan tersebut adalah pengaduan nasabah terkait produk kartu ATM Bankaltimara yang gagal melakukan transaksi dan pengaduan tersebut diterima pada minggu akhir bulan pelaporan yang kemudian diselesaikan pada bulan berikutnya, sehingga masih dikategorikan pengaduan nasabah yang sedang dalam proses penyelesaian. Penyelesaian pengaduan dilakukan oleh unit *E-Banking* masing-masing Kantor Cabang dan Unit Pengelolaan Kartu dan Transaksional Banking PT BPD Kaltim Kaltara.

Of the 19,460 customer complaints received, 17,045 complaints have been resolved without an extension, which is a maximum of 20 working days in accordance with regulatory rules, and 2,010 complaints are still in the process of being resolved.

The 2,010 complaints were customer complaints regarding Bankaltimara ATM card products that failed to make transactions and the complaints were received in the last week of the reporting month and were then resolved in the following month, so they are still categorized as customer complaints that are in the process of being resolved. Complaints are resolved by the E-Banking unit of each Branch Office and the Card Management and Transactional Banking Unit of PT BPD Kaltim Kaltara.

Penanganan dan Penyelesaian Pengaduan Nasabah Finansial Tahun 2024

Handling and Settlement of Financial Customer Complaints in 2024

No	Kode Code	Jenis Pengaduan Type of Complaint	Jumlah Pengaduan Amount of Complaints	Selesai Completed	Persentase Percentage	On Going Progress On going Progress	Persentase Percentage
1	1201	Tarik Tunai di ATM Bankaltimara Gagal, Saldo Terdebet Cash Withdrawal at Bankaltimara ATM Failed, Debit Balance	6.398	6.046	94%	352	6%
2	1210	Tarik Tunai Cardless di ATM Bankaltimara Gagal, Saldo Terdebet Cardless Cash Withdrawal at Bankaltimara ATM Failed, Debit Balance	3.091	2.957	96%	134	4%
3	1332	Transfer BI-Fast Gagal, Saldo Terdebet (Konvensional) BI-Fast Transfer Failed, Debit Balance (Conventional)	2.969	2.950	99%	19	1%
4	1406	Pembayaran Menggunakan QRIS Bankaltimara Gagal, Saldo Terdebet Payment Using QRIS Bankaltimara Failed, Debit Balance	1.271	637	50%	634	50%
5	1514	Pembelian Token PLN, Nomor Token Belum diterima PLN Token Purchase, Token Number Not yet received	771	770	100%	1	0%
6	1205	Setor Tunai Melalui CDM Bankaltimara Gagal, Saldo Tidak Bertambah Deposit Cash Through CDM Bankaltimara Failed, Balance Not Increased	708	677	96%	31	4%
7	1302	Transfer Jaringan Bersama Gagal, Saldo Terdebet Joint Network Transfer Failed, Debit Balance	687	596	87%	91	13%

Penanganan dan Penyelesaian Pengaduan Nasabah Finansial Tahun 2024
 Handling and Settlement of Financial Customer Complaints in 2024

No	Kode Code	Jenis Pengaduan Type of Complaint	Jumlah Pengaduan Amount of Complaints	Selesai Completed	Persentase Percentage	On Going Progress On oing Progress	Persentase Percentage
8	1501	Pembelian Pulsa Gagal, Saldo Terdebet Purchase of Credit Failed, Debit Balance	606	605	100%	1	0%
9	1505	Pembayaran Tagihan PDAM Gagal, Saldo Terdebet PDAM Bill Payment Failed, Debit Balance	452	444	98%	8	2%
10	1407	Pengaduan Merchant QRIS - Transaksi Pembayaran Berhasil Namun Saldo Merchant Tidak Bertambah Merchant Complaint QRIS - Payment Transaction Successful But Merchant Balance Not Increased	370	279	75%	91	25%
11	1203	Tarik Tunai di ATM Prima Gagal, Saldo Terdebet Cash Withdrawal at Prima ATM Failed, Debited Balance	294	245	83%	49	17%
12	1513	Pembayaran Tagihan PLN Gagal, Saldo Terdebet PLN Bill Payment Failed, Debited Balance	185	185	100%	0	0%
13	1333	Transfer BI-Fast Gagal, Saldo Terdebet (Syariah) BI-Fast Transfer Failed, Debited Balance (Sharia)	142	136	96%	6	4%
14	1202	Tarik Tunai di ATM Bersama Gagal, Saldo Terdebet Cash Withdrawal at ATM Bersama Failed, Debited Balance	140	125	89%	15	11%
15	1303	Transfer Jaringan Prima Gagal, Saldo Terdebet Prima Network Transfer Failed, Debited Balance	132	28	21%	104	79%
16	2103	Pengaduan Transaksi Terindikasi Penipuan (Terduga Fraud Rekening Bank Lain) Complaint of Transaction Indicated as Fraud (Suspected Fraud of Other Bank Account)	128	1	1%	127	99%
17	2303	Permintaan Refund Transaksi Salah Transfer Akibat Salah Nomor Rekening (Off Us) Request for Refund of Incorrect Transfer Transaction Due to Incorrect Account Number (Off Us)	126	32	25%	94	75%
18	1510	Pembayaran TelkomPay/Indihome/Transvision Gagal, Saldo Terdebet TelkomPay/Indihome/Transvision Payment Failed, Debit Balance	107	105	98%	2	2%
19	1305	Transfer BI-RTGS Belum Sampai ke Rekening Tujuan BI-RTGS Transfer Not Reached Destination Account	79	77	97%	2	3%
20	1109	Pengaduan Nasabah Terkait Layanan Paykaltimtara (Finansial) Customer Complaint Regarding Paykaltimtara Service (Financial)	74	73	99%	1	1%
21	1301	Transfer Antar Rekening Bankaltimtara Gagal, Saldo Terdebet Bankaltimtara Inter-Account Transfer Failed, Debited Balance	64	28	44%	36	56%
22	1304	Transfer SKN-BI Belum Sampai ke Rekening Tujuan SKN-BI Transfer Not Received in Destination Account	56	54	96%	2	4%
23	1331	Nasabah Bankaltimtara Belum Menerima Transfer BI-Fast dari Bank Lain (Konvensional) Bankaltimtara Customer Has Not Received BI-Fast Transfer from Other Banks (Conventional)	55	53	96%	2	4%
24	1403	Debit di EDC Prima Gagal, Saldo Terdebet Failed Debit at EDC Prima, Debited Balance	54	48	89%	6	11%

Penanganan dan Penyelesaian Pengaduan Nasabah Finansial Tahun 2024

Handling and Settlement of Financial Customer Complaints in 2024

No	Kode Code	Jenis Pengaduan Type of Complaint	Jumlah Pengaduan Amount of Complaints	Selesai Completed	Persentase Percentage	On Going Progress On oing Progress	Persentase Percentage
25	1521	Top Up Gagal, Saldo Terdebet Top Up Failed, Debited Balance	54	51	94%	3	6%
26	2106	Rekening Nasabah Bankaltimara Terindikasi Hacking (Finansial) Bankaltimara Customer Account Indicated Hacking (Financial)	51	1	2%	50	98%
27	1519	Pembayaran Virtual Account Gagal, Saldo Terdebet Virtual Account Payment Failed, Debit Balance	38	35	92%	3	8%
28	2309	Permintaan Refund Transaksi Salah Transfer Akibat Salah Nomor Rekening (BI-Fast) Transaction Refund Request Incorrect Transfer Due to Incorrect Account Number (BI-Fast)	24	4	17%	20	83%
29	1502	Pembelian Kuota Internet Gagal, Saldo Terdebet Internet Quota Purchase Failed, Debit Balance	22	22	100%	0	0%
30	2310	Permintaan Refund Transaksi Transfer Akibat Double Transfer/Gagal (BI-Fast) Transaction Refund Request Transfer Due to Double Transfer/Failed (BI-Fast)	22	6	27%	16	73%
31	1523	Pembayaran Pajak MPN Double Bayar Tax Payment MPN Double Payment	21	14	67%	7	33%
32	2304	Permintaan Refund Transaksi Salah Transfer Akibat Salah Nomor Rekening (On Us) Refund Request for Incorrect Transfer Transaction Due to Incorrect Account Number (On Us)	20	12	60%	8	40%
33	1522	Pembayaran Pajak MPN Gagal, Saldo Terdebet Failed MPN Tax Payment, Debit Balance	20	18	90%	2	10%
34	1511	Pembayaran Telkomsel Halo Gagal, Saldo Terdebet Failed Telkomsel Hello Payment, Debit Balance	19	19	100%	0	0%
35	1507	Pembayaran Samsat Online Gagal, Saldo Terdebet Failed Online Samsat Payment, Debit Balance	18	14	78%	4	22%
36	2108	Pengaduan Transaksi Terindikasi Penipuan (Transaksi BI-Fast) Fraudulent Transaction Complaint (BI-Fast Transaction)	17	0	0%	17	100%
37	2107	Pengaduan Transaksi Terindikasi Penipuan (Transaksi QRIS) Complaint of Transaction Indicated as Fraudulent (QRIS Transaction)	17	1	6%	16	94%
38	1508	Pembayaran PBB Online Gagal, Saldo Terdebet Online Land and Building Tax Payment Failed, Debit Balance	16	5	31%	11	69%
39	1517	Pembayaran BPJS Ketenagakerjaan Gagal, Saldo Terdebet Employment Social Security Agency Payment Failed, Debit Balance	11	1	9%	10	91%
40	1204	Nasabah Bank Lain Tarik Tunai di ATM Bankaltimara Gagal, Saldo Terdebet Other Bank Customers Cash Withdrawal at Bankaltimara ATM Failed, Debit Balance	10	10	100%	0	0%
41	2305	Permintaan Refund Transaksi Transfer Akibat Double Transfer/Gagal (Off Us) Request for Refund of Transfer Transaction Due to Double Transfer/Failed (Off Us)	9	3	33%	6	67%
42	2306	Permintaan Refund Transaksi Transfer Akibat Double Transfer/Gagal (On Us) Request for Refund of Transfer Transactions Due to Double Transfer/Failed (On Us)	9	5	56%	4	44%

Penanganan dan Penyelesaian Pengaduan Nasabah Finansial Tahun 2024
 Handling and Settlement of Financial Customer Complaints in 2024

No	Kode Code	Jenis Pengaduan Type of Complaint	Jumlah Pengaduan Amount of Complaints	Selesai Completed	Persentase Percentage	On Going Progress On oing Progress	Persentase Percentage
43	1402	Debit di EDC Bersama Gagal, Saldo Terdebet Debit at Shared EDC Failed, Debit Balance	9	7	78%	2	22%
44	1526	Pembayaran Pajak Daerah Lainnya (PDL) Gagal, Saldo Terdebet Other Local Tax Payments (PDL) Failed, Debit Balance	9	9	100%	0	0%
45	1509	Pembayaran Pendidikan Gagal, Saldo Terdebet Education Payments Failed, Debit Balance	8	8	100%	0	0%
46	1314	Transfer Jaringan Bersama Gagal, Saldo Terdebet (Transaksi <i>Bilateral</i>) Shared Network Transfer Failed, Debit Balance (Bilateral Transactions)	7	7	100%	0	0%
47	1515	Pembayaran Pajak Lainnya Gagal, Saldo Terdebet Other Tax Payments Failed, Debit Balance	7	6	86%	1	14%
48	1317	Tarik Tunai Jaringan Prima Gagal, Saldo Terdebet (Transaksi <i>Bilateral</i>) Cash Withdrawal Prima Network Failed, Debit Balance (Bilateral Transaction)	7	1	14%	6	86%
49	1330	Nasabah Bankaltimtara Belum Menerima Transfer BI-Fast dari Bank Lain (Syariah) Cash Withdrawal Prima Network Failed, Debit Balance (Bilateral Transaction) Bankaltimtara Customers Have Not Received BI-Fast Transfers from Other Banks (Sharia)	5	5	100%	0	0%
50	1520	Pembayaran Lainnya Gagal, Saldo Terdebet Other Payments Failed, Debit Balance	5	4	80%	1	20%
51	1516	Transaksi ATKP MBIZ Gagal, Saldo Terdebet ATKP MBIZ Transaction Failed, Debit Balance	5	5	100%	0	0%
52	1316	Tarik Tunai Jaringan Bersama Gagal, Saldo Terdebet (Transaksi <i>Bilateral</i>) Joint Network Cash Withdrawal Failed, Debit Balance (Bilateral Transaction)	4	1	25%	3	75%
53	2313	Permintaan Refund Transaksi Transfer Akibat <i>Double</i> Transfer/Gagal (SKN/RTGS) Request for Refund of Transfer Transaction Due to Double Transfer/Failed (National Payment System/Real Time Gross Settlement)	4	4	100%	0	0%
54	2102	Rekening Nasabah Bankaltimtara Terindikasi <i>Skimming</i> Bankaltimtara Customer Account Indicated for Skimming	4	0	0%	4	100%
55	2308	Permintaan <i>Refund</i> Transaksi Transfer Karena Salah Nominal (<i>Off Us</i>) Request for Refund of Transfer Transaction Due to Incorrect Nominal (Off Us)	3	0	0%	3	100%
56	2312	Permintaan <i>Refund</i> Transaksi Salah Transfer Akibat Salah Nomor Rekening (SKN/RTGS) Request for Refund of Incorrect Transfer Transaction Due to Incorrect Account Number (National Payment System/Real Time Gross Settlement)	3	2	67%	1	33%
57	1151	Pengaduan Nasabah Terkait Layanan Digital <i>Self Service</i> Bankaltimtara (Finansial) Customer Complaint Regarding Bankaltimtara Digital Self Service (Financial)	3	2	67%	1	33%
58	1342	Transaksi BI-Fast Berhasil Namun Dana Diterima <i>Double</i> Pada Rekening Tujuan (Tujuan Syariah) BI-Fast Transaction Successful But Funds Received Twice In The Destination Account (Syariah Purpose)	2	2	100%	0	0%

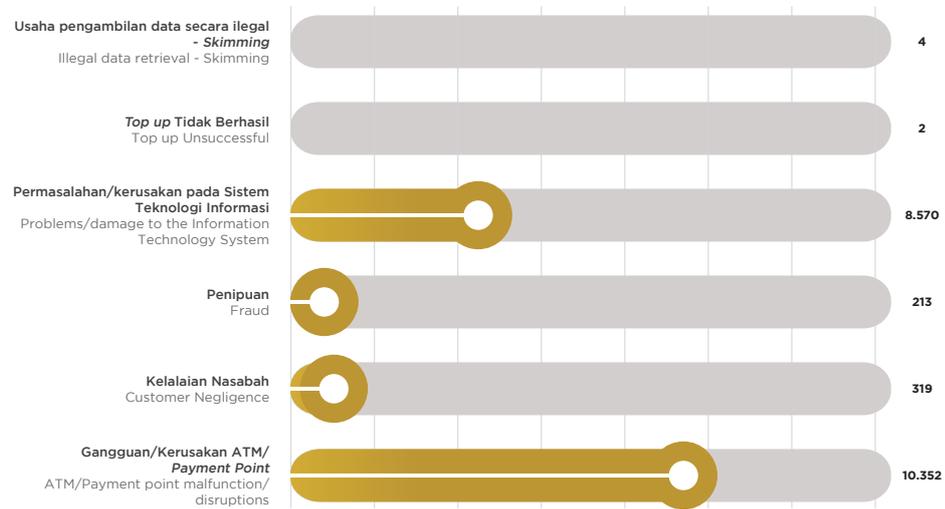
Penanganan dan Penyelesaian Pengaduan Nasabah Finansial Tahun 2024
Handling and Settlement of Financial Customer Complaints in 2024

No	Kode Code	Jenis Pengaduan Type of Complaint	Jumlah Pengaduan Amount of Complaints	Selesai Completed	Persentase Percentage	On Going Progress On oing Progress	Persentase Percentage
59	1206	Transfer Melalui CDM Bankaltimara Gagal, Saldo Tidak Bertambah Transfer Via Bankaltimara CDM Failed, Balance Not Increased	2	2	100%	0	0%
60	1134	Tarik Tunai Rekening <i>Virtual Account</i> Bantuan Sosial Gagal di ATM Bankaltimara, Saldo Terdebet Cash Withdrawal From Social Assistance Virtual Account Failed At Bankaltimara ATM, Balance Debited	2	2	100%	0	0%
61	1408	Pengaduan <i>Merchant</i> EDC - Transaksi Pembayaran Berhasil Namun Saldo Merchant Tidak Bertambah Merchant Complaint EDC - Payment Transaction Successful But Merchant Balance Not Increased	2	1	50%	1	50%
62	1512	Pembayaran BPJS Kesehatan Gagal, Saldo Terdebet BPJS Health Payment Failed, Balance Debited	2	2	100%	0	0%
63	1401	Debit di EDC Bankaltimara Gagal, Saldo Terdebet Debit at EDC Bankaltimara Failed, Balance Debited	2	1	50%	1	50%
64	1309	Transfer Jaringan Bersama Berhasil, Saldo Tidak Terdebet Joint Network Transfer Successful, Balance Not Debited	1	1	100%	0	0%
65	1540	Top Up Gopay Gagal, Saldo Terdebet (by Top Up VA Bankaltimara) Gopay Top Up Failed, Balance Debited (by Top Up VA Bankaltimara)	1	1	100%	0	0%
66	1341	Transaksi BI-Fast Berhasil Namun Dana Diterima <i>Double</i> Pada Rekening Tujuan (Tujuan <i>Konvensional</i>) BI-Fast Transaction Successful But Funds Received Double In Destination Account (Conventional Destination)	1	0	0%	1	100%
67	1541	Top Up Ovo Gagal, Saldo Terdebet (by Top Up VA Bankaltimara) Ovo Top Up Failed, Debited Balance (by Top Up VA Bankaltimara)	1	1	100%	0	0%
68	6001	Transaksi Koreksi dan Pemblokiran atas Error System Transaksi 15 sd 20 Juli 2022 Transaction Correction and Blocking for System Error Transactions July 15 to 20, 2022	1	1	100%	0	0%
69	1409	Pengaduan <i>Merchant</i> QRIS - Transaksi Pembayaran Gagal Namun Saldo <i>Merchant</i> Bertambah QRIS Merchant Complaint - Payment Transaction Failed But Merchant Balance Increased	1	1	100%	0	0%
70	1319	Nasabah Bankaltimara Belum Menerima Transfer dari Bank Lain (Jaringan Bersama/Prima) Bankaltimara Customers Have Not Received Transfers from Other Banks (Joint/Prima Network)	1	1	100%	0	0%
71	1338	Transfer BI-Fast Berhasil, Saldo Tidak Terdebet (Konvensional) BI-Fast Transfer Successful, Balance Not Debited (Conventional)	1	1	100%	0	0%
Jumlah Pengaduan Amount of Complaints			19.460	17.450	90%	2.010	10%

Berdasarkan tabel di atas, pada rincian penerimaan pengaduan nasabah dapat dikategorikan berdasarkan penyebab pengaduan, yaitu sebagai berikut:

Based on the table above, the details of customer complaint receipts can be categorized based on the cause of the complaint, as follows:

Penyelesaian Pengaduan Nasabah Tahun 2024
Settlement of Customer Complaints in 2024



Grafik di atas merupakan pengaduan nasabah yang diterima pada Tahun 2024. Adapun klasifikasi pengaduan (Kalimantan Timur dan Kalimantan Utara) dibagi berdasarkan penyebab pengaduan, di antaranya yaitu sebagai berikut:

The graph above shows customer complaints received in 2024. The classification of complaints (East Kalimantan and North Kalimantan) is divided based on the cause of the complaint, including the following:

1. Pengaduan nasabah terjadi dikarenakan gangguan/kerusakan ATM/Payment Point sebanyak 10.352 pengaduan, kegagalan yang terjadi yaitu transaksi baik transaksi tarik tunai, transfer antar bank, setor tunai, pembelian pulsa/kuota, maupun transaksi pembayaran.
2. Pengaduan nasabah terjadi karena gangguan/kerusakan perangkat dan sistem teknologi informasi sebanyak 8.570 pengaduan, adapun kegagalan transaksi yang dilakukan yaitu pembelian pulsa/kuota pada layanan SMS Banking, IBMB Bankaltimtara serta kegagalan transfer antar Bank, yaitu ATM Bersama ataupun ATM Prima.
3. Pengaduan nasabah terjadi dikarenakan kelalaian nasabah sebanyak 319 pengaduan. Adapun penyebab kelalaian nasabah, yaitu antara lain adalah salah dalam penulisan nama atau nomor rekening tujuan transfer sehingga dana gagal untuk diteruskan, penyelesaian yang dilakukan adalah pengembalian dana kepada nasabah yang bersangkutan.

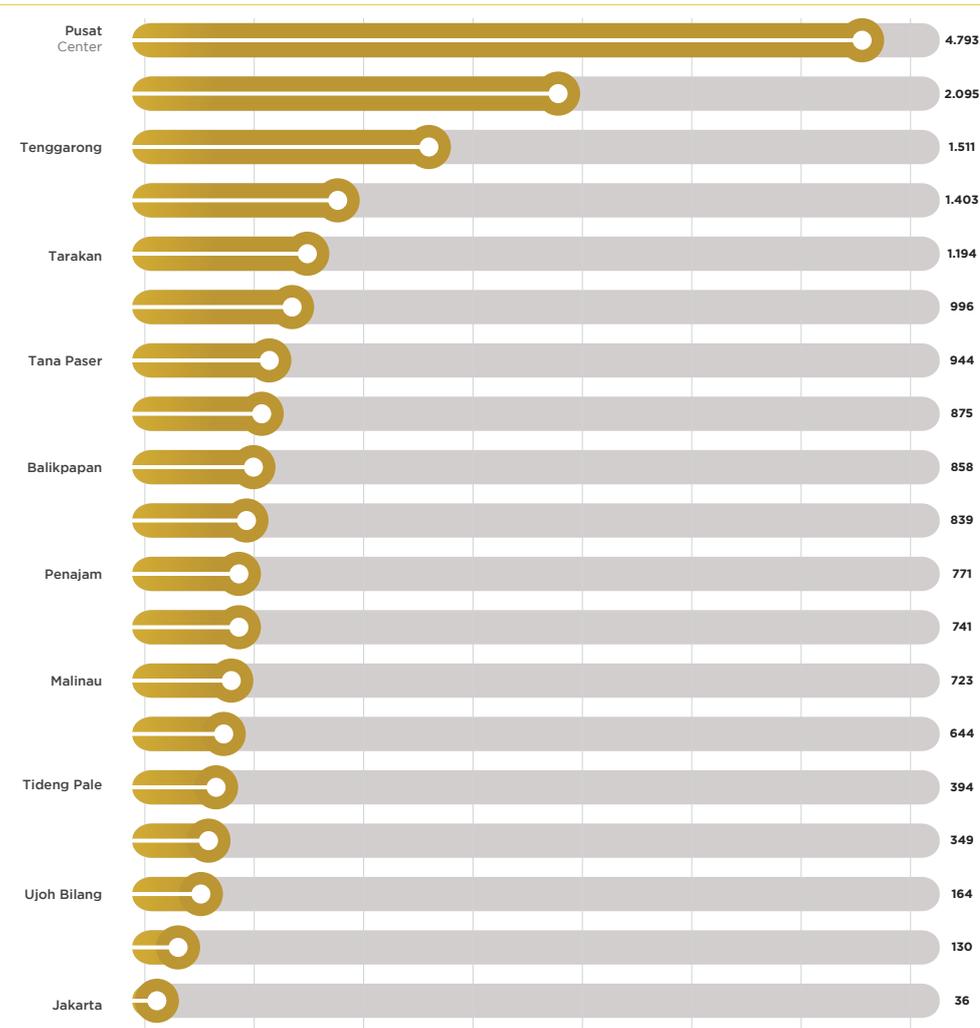
1. Customer complaints occurred due to ATM/Payment Point malfunctions/damage, with 10,352 complaints. The failures that occurred were transactions such as cash withdrawals, interbank transfers, cash deposits, credit purchases, and payment transactions.
2. Customer complaints occurred due to disruption/damage to information technology devices and systems, amounting to 8,570 complaints. There were also transaction failures, namely the purchase of credit/quota on SMS Banking, IBMB Bankaltimtara services, as well as failures in interbank transfers, namely ATM Bersama or ATM Prima.
3. Customer complaints occurred due to customer negligence, totaling 319 complaints. The cause of customer negligence was, among other things, incorrect spelling of the name or account number of the transfer destination, resulting in the failure to forward the funds. The solution was to refund the funds to the customer concerned.

Pengaduan berdasarkan Kantor Cabang dan Unit Contact Center & Complain Handling PT BPD Kaltim Kaltara dengan urutan pengaduan terbesar adalah sebagai berikut:

Complaints based on Branch Offices and Contact Center & Complain Handling Units of PT BPD Kaltim Kaltara with the largest number of complaints are as follows:

Pengaduan Nasabah Berdasarkan Kantor Cabang dan Departemen Penerima Tahun 2024

Customer Complaints by Branch Office and Receiving Department in 2024



Rincian Penerimaan Pengaduan Nasabah Tahun 2024

Details of Customer Complaints Received in 2024

No	Kantor Cabang Head Office	Sistem Pembayaran Payment System				Jumlah Amount
		ATM dan Kartu Debit ATM and Debit Cards	Kliring/RTGS Clearing/ RTGS	Electronic Banking Electronic Banking	Lainnya Other	
1	Kantor Pusat Main Branch Office Samarinda	1.312	44	3.420	0	4.793
2	Kantor Cabang Utama Samarinda Samarinda Main Branch Office	1.008	9	1.061	10	2.095
3	Kantor Cabang Tana Paser Tana Paser Branch Office	524	12	407	0	944
4	Kantor Cabang Balikpapan Balikpapan Branch Office	314	6	531	0	858
5	Kantor Cabang Tenggarong Tenggarong Branch Office	644	8	853	1	1.511
6	Kantor Cabang Tarakan Tarakan Branch Office	534	0	660	0	1.194
7	Kantor Cabang Tanjung Redeb Tanjung Redeb Branch Office	734	9	651	0	1.403
8	Kantor Cabang Tanjung Selor Tanjung Selor Branch Office	377	10	604	0	996
9	Kantor Cabang Bontang Bolar Branch Office	268	6	368	0	644
10	Kantor Cabang Nunukan Nunukan Branch Office	401	5	431	0	839
11	Kantor Cabang Sangatta Sangatta Branch Office	326	14	401	0	741

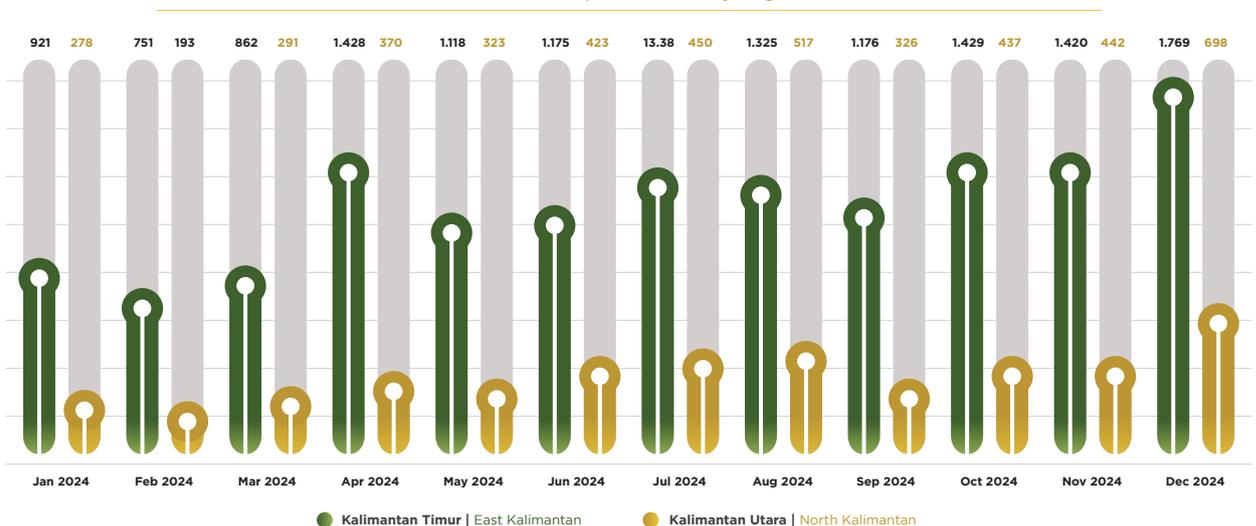
Rincian Penerimaan Pengaduan Nasabah Tahun 2024
 Details of Customer Complaints Received in 2024

No	Kantor Cabang Head Office	Sistem Pembayaran Payment System				Jumlah Amount
		ATM dan Kartu Debit ATM and Debit Cards	Kliring/RTGS Clearing/ RTGS	Electronic Banking Electronic Banking	Lainnya Other	
12	Kantor Cabang Sendawar Sendawar Branch Office	374	2	495	2	875
13	Kantor Cabang Malinau Malinau Branch Office	389	7	327	0	723
14	Kantor Cabang Penajam Penajam Branch Office	311	7	452	0	771
15	Kantor Cabang Tideng Pale Tideng Pale Branch Office	151	1	241	0	394
16	Kantor Cabang Jakarta Jakarta Branch Office	18	0	18	0	36
17	Kantor Cabang Ujoh Bilang Ujoh Bilang Branch Office	90	3	69	1	164
18	Cabang Syariah Samarinda Samarinda Branch Office	129	0	219	0	349
19	Cabang Syariah Balikpapan Balikpapan Branch Office	49	0	81	0	130
Total Amount		7.953	143	11.289	14	19.460

Rekap Pengaduan Finansial
 Financial Complaints Recap

No	Periode Period	Jumlah Amount
1	Januari January 2024	1.199
2	Februari February 2024	944
3	Maret March 2024	1.153
4	April April 2024	1.798
5	Mei May 2024	1.441
6	Juni June 2024	1.598
7	Juli July 2024	1.788
8	Agustus August 2024	1.842
9	September September 2024	1.502
10	Oktober October 2024	1.866
11	November November 2024	1.862
12	Desember December 2024	2.467
Grand Total		19.460

Grafik Pengaduan Finansial Berdasarkan Wilayah
 Financial Complaints Chart by Region



Laporan Penanganan dan Penyelesaian Pengaduan Nasabah Non Finansial Tahun 2024

Report On The Handling and Resolution of Non-Financial Customer Complaints In 2024

Penerimaan pengaduan non finansial yang diterima pada Tahun 2024 dapat dilihat pada tabel berikut:

The acceptance of non-financial complaints received in 2024 can be seen in the following table:

No.	Kode Code	Jenis Pengaduan Type of Complaint	Jumlah Amount
1	1703	Kartu ATM Tertelan di ATM Bankaltimara ATM Card Swallowed at the Bankaltimara ATM	3.099
2	2403	Belum Menerima Kode Registrasi DG by Bankaltimara/Pendaftaran Belum Selesai Not yet received the DG by Bankaltimara registration code/Registration not yet completed	263
3	2105	Rekening Nasabah Bankaltimara Terindikasi Hacking (Non Finansial) Bankaltimara Customer Account Indicated to be Hacked (Non-Financial)	146
4	1120	Pengaduan Nasabah Terkait Layanan DG by Bankaltimara Customer Complaint Regarding DG by Bankaltimara Services	96
5	1102	Pengaduan Nasabah Terkait Layanan Bankaltimara Customer Complaint Regarding Bankaltimara Services	91
6	1708	Proses Aktivasi Kartu ATM Belum Selesai (Aktivasi pada Cabang Lain) ATM Card Activation Process Not Completed (Activation at Other Branches)	68
7	1104	Pengaduan Nasabah Terkait Layanan SMS Notifikasi Bankaltimara Customer Complaint Regarding Bankaltimara SMS Notification Service	48
8	1107	Pengaduan Nasabah Terkait Layanan DG Bankaltimara Customer Complaint Regarding DG Service Bankaltimara	46
9	1111	Pengaduan Nasabah Terkait Mesin ATM Bankaltimara Customer Complaint Regarding Bankaltimara ATM Machine	32
10	1116	Pengaduan Nasabah Terkait E-Statement (Rekening Koran) Customer Complaint Regarding E-Statement (Current Account)	21
11	1108	Pengaduan Nasabah Terkait Layanan CMS Bankaltimara Customer Complaints Related to CMS Services Bankaltimara	16
12	1103	Pengaduan Nasabah Terkait Layanan SMS Banking Bankaltimara Customer Complaints Related to SMS Banking Services Bankaltimara	14
13	1118	Pengaduan Nasabah Terkait Layanan QRIS Bankaltimara Customer Complaints Related to QRIS Services Bankaltimara	7
14	1141	Pengaduan Nasabah Terkait ATKP OPD Customer Complaints Related to ATKP OPD	6
15	2003	Pendaftaran/Registrasi SMS Banking Bankaltimara Belum Selesai Registration/Registration SMS Banking Bankaltimara Not Yet Completed	6
16	1122	Pengaduan Nasabah Terkait Layanan <i>Cardless</i> DG by Bankaltimara Customer Complaints Related to Cardless Services DG by Bankaltimara	5
17	1130	Pengaduan Nasabah Terkait Ketersediaan Kartu ATM Customer Complaint Regarding ATM Card Availability	2
18	1404	Mesin EDC Bankaltimara Tidak Dapat digunakan/gangguan - <i>Merchant</i> Bankaltimara EDC Machine Unusable/Disruption - Merchant	2
19	1125	Pengaduan Nasabah terkait Pembukaan Rekening Tanpa Sepengetahuan Nasabah Customer Complaint Regarding Account Opening Without Customer Knowledge	1
20	1113	Pengaduan Nasabah Terkait Layanan Laku Pandai Customer Complaint Related to Laku Pandai Service	1
21	1110	Pengaduan Nasabah Terkait Layanan Paykaltimara (Non Finansial) Customer Complaint Related to Paykaltimara Service (Non-Financial)	1
22	1115	Pengaduan Nasabah Terkait Layanan Whatsapp Notifikasi Bankaltimara Customer Complaint Related to Whatsapp Notification Service Bankaltimara	1
T O T A L			3.972

Penerimaan Pengaduan Non Finansial Nasabah yang diterima pada Tahun 2024 (10 pengaduan terbanyak) dapat dilihat pada tabel berikut:

Received Non-Financial Customer Complaints in 2024 (10 most complaints) can be seen in the following table:

No.	Jenis Pengaduan Type of Complaint	Jumlah Amount
1	Kartu ATM Tertelan di ATM Bankaltimtara ATM Card Swallowed at the Bankaltimtara ATM	3,099
2	Belum Menerima Kode Registrasi DG by Bankaltimtara/Pendaftaran Belum Selesai Not yet received the DG by Bankaltimtara registration code/Registration not yet completed	263
3	Rekening Nasabah Bankaltimtara Terindikasi Hacking (Non Finansial) Bankaltimtara Customer Account Indicated to be Hacked (Non-Financial)	146
4	Pengaduan Nasabah Terkait Layanan DG by Bankaltimtara Customer Complaint Regarding DG by Bankaltimtara Services	96
5	Pengaduan Nasabah Terkait Layanan Bankaltimtara Customer Complaint Regarding Bankaltimtara Services	91
6	Proses Aktivasi Kartu ATM Belum Selesai (Aktivasi pada Cabang Lain) ATM Card Activation Process Not Yet Completed (Activation at Another Branch)	68
7	Pengaduan Nasabah Terkait Layanan SMS Notifikasi Bankaltimtara Customer Complaint Regarding SMS Notification Service Bankaltimtara	48
8	Pengaduan Nasabah Terkait Layanan DG Bankaltimtara Customer Complaint Regarding DG Service Bankaltimtara	46
9	Pengaduan Nasabah Terkait Mesin ATM Bankaltimtara Customer Complaint Regarding ATM Machine Bankaltimtara	32
10	Pengaduan Nasabah Terkait E-Statement (Rekening Koran) Customer Complaint Regarding E-Statement (Current Account)	21

Kesimpulan

Berdasarkan analisa tersebut di atas, terdapat 22 kategori penerimaan pengaduan non finansial pada Tahun 2024, namun ada 5 (lima) pengaduan yang mendominasi dan dijelaskan sebagai berikut:

Conclusion

Based on the above analysis, there are 22 categories of non-financial complaints received in 2024, but there are 5 (five) complaints that dominate and are explained as follows:

1. Kartu ATM Tertelan di ATM Bankaltimtara yaitu sebanyak 3,099 pengaduan. Hal ini disebabkan oleh karena nasabah yang melakukan transaksi melalui mesin ATM Bankaltimtara terlalu lama sehingga mesin ATM otomatis menelan kartu ATM nasabah yang bersangkutan atau Nasabah melakukan transaksi ketika mesin ATM sedang mengalami *trouble* sehingga mesin menelan kartu ATM nasabah dikarenakan mesin mengalami *error*.
ATM cards swallowed at the Bankaltimtara ATM, which amounted to 3,099 complaints. This is because customers who make transactions via the Bankaltimtara ATM machine take too long, so that the ATM machine automatically swallows the customer's ATM card or the customer makes a transaction when the ATM machine is experiencing trouble, so that the machine swallows the customer's ATM card due to an error.

2. Belum Menerima Kode Registrasi DG by Bankaltimtara/Pendaftaran Belum Selesai yaitu sebanyak 263 pengaduan. Hal ini disebabkan oleh karena Nasabah belum menerima kode registrasi untuk melakukan registrasi DG Bankaltimtara pada android/handphone nasabah. Sehingga dilakukan pengecekan status DG Nasabah pada aplikasi DG Bankaltimtara *back office* dan meneruskan pengaduan tersebut ke Layanan Kantor Cabang tempat Nasabah melakukan pendaftaran DG Bankaltimtara agar dapat segera ditindaklanjuti proses pendaftaran DG yang belum selesai tersebut.
Not yet received DG registration code by Bankaltimtara/Registration Not Yet Completed, which is 263 complaints. This is because the customer has not received the registration code to register DG Bankaltimtara on the customer's Android/cellphone. So the status of the DG Customer was checked on the DG Bankaltimtara back office application and the complaint was forwarded to the Branch Office Service where the Customer registered DG Bankaltimtara so that the unfinished DG registration process could be followed up immediately.

3. Rekening Nasabah Bankaltimtara Terindikasi *Hacking* (Non Finansial) yaitu sebanyak 146 pengaduan. Nasabah mengadukan bahwa telah menerima *link* atau *file* yang mencurigakan yang dikhawatirkan sebagai *link* atau *file* yang dapat berakibat pada pengambilalihan *handphone* nasabah sehingga dapat mengakses *mobile banking* Nasabah, tindak lanjut yang dilakukan adalah melakukan pengamanan dana nasabah dengan melakukan blokir saldo dan blokir DG Bankaltimtara Nasabah, selanjutnya Nasabah diarahkan untuk melakukan *reset* hp ke setelan pabrik dan disarankan untuk melakukan perubahan *user id* DG Bankaltimtara.
Bankaltimtara Customer Accounts Indicated to be Hacked (Non-Financial), which amounted to 146 complaints. Customers complained that they had received suspicious links or files that were feared to be links or files that could result in the takeover of the customer's cellphone so that they could access the customer's mobile banking. The follow-up was to secure customer funds by blocking the balance and blocking the DG Bankaltimtara Customer, then the Customer was directed to reset the cellphone to factory settings and was advised to change the DG Bankaltimtara user ID.

Pengaduan Nasabah Terkait Layanan DG by Bankaltimtara yaitu sebanyak 96 pengaduan. Nasabah mengadukan bahwa telah menerima *link* atau *file* yang mencurigakan yang dikhawatirkan sebagai *link* atau *file* yang dapat berakibat pada pengambilalihan *handphone* nasabah sehingga dapat mengakses *mobile banking* Nasabah, tindak lanjut yang dilakukan adalah melakukan pengamanan dana nasabah dengan melakukan blokir saldo dan blokir DG Bankaltimtara Nasabah, selanjutnya Nasabah diarahkan untuk melakukan *reset hp* ke setelan pabrik dan disarankan untuk melakukan perubahan user id DG Bankaltimtara.

4. Customer Complaints Regarding DG by Bankaltimtara Services, which amounted to 96 complaints. Customers complained that they had received a suspicious link or file that could result in the takeover of the customer's mobile phone so that it could access the customer's mobile banking, the follow-up was to secure customer funds by blocking the balance and blocking the Customer's DG Bankaltimtara, then the Customer was directed to reset the cellphone to factory settings and was advised to change the DG Bankaltimtara user ID.

Pengaduan Nasabah Terkait Layanan Bankaltimtara yaitu sebanyak 91 pengaduan. Pada case ini yaitu Nasabah merasa tidak puas dengan pelayanan yang diberikan oleh Bankaltimtara (layanan *frontliner*), tindak lanjut yang dilakukan adalah melakukan eskalasi tiket pengaduan kepada Kantor Cabang yang diadukan untuk dapat segera dilakukan evaluasi kembali dan ditemukan solusi dari permasalahan.

5. Customer Complaints Regarding Bankaltimtara Services, there were 91 complaints. In this case, the customer was dissatisfied with the service provided by Bankaltimtara (frontliner service). The follow-up was to escalate the complaint ticket to the branch office complained about so that it could be re-evaluated immediately and a solution to the problem found.

Data pengaduan non finansial nasabah yang dibuat laporan adalah data yang diperoleh dari pengaduan nasabah melalui seluruh cabang Bankaltimtara.

The non-financial customer complaint data reported is data obtained from customer complaints through all Bankaltimtara branches.

Bankaltimtara *Contact Center* telah menangani pesan masuk pada media sosial dan *website* Bankaltimtara dari nasabah maupun non nasabah aktif selama 24 jam dan 7 hari dalam seminggu dan langsung melakukan pembuatan tiket melalui aplikasi *Customer Relationship Management* (CRM) sehingga setiap pesan yang masuk melalui media sosial dan *website* Bankaltimtara tercatat pada aplikasi tersebut. *Agent* yang menangani juga dapat dilihat dari inputan tiket pada aplikasi *Customer Relationship Management* (CRM), sehingga dapat dilakukan penarikan data berdasarkan agent yang menangani Media Sosial, *Website* serta Ulasan pada Appstore dan Playstore Bankaltimtara.

Bankaltimtara Contact Center has handled incoming messages on social media and the Bankaltimtara website from active customers and non-customers for 24 hours and 7 days a week and immediately creates tickets through the Customer Relationship Management (CRM) application so that every message that comes in through social media and the Bankaltimtara website is recorded on the application. The agent that handles it can also be seen from the ticket input on the Customer Relationship Management (CRM) application, so that data can be retrieved based on the agent that handles Bankaltimtara Social Media, Website, and Reviews on the Appstore and Playstore.