

English

## The Implementation of Good Corporate Governance Policy and Regulation

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### Consumer Protection Guideline

PT FWD Insurance Indonesia (“Perusahaan”) as part of Financial Services Industry complies to and implements all prevailing laws and regulations related to consumer protection. In this regard, the Company has established and issued Consumer Protection Guideline (“Guideline”) as a form of compliance commitment of the Company to actualize sustainable and stable financial system and able to protect the interest of Consumer and public.

This Guideline is set forth to contain standard policy and guideline for related departments in the Company with regards to consumer protection.

The implementation of this Guideline is aimed to:

- a. Increase the customer and public level of trust to the Company.
- b. Grow the Company internal awareness on the importance of consumer protection, hence the honesty and responsibility in carrying out the business is established.
- c. Comply with the prevailing laws and regulations.

This Guideline applies to Board of Commissioners, Board of Directors, Management, Employees and Third Party providing services on behalf of the Company which involve in the development, marketing and selling of product activities, have the access to personal data of customers and conducting servicing activities to the customers.