Introduction

CHEQUE / BILYET GIRO

PT. Bank Mizuho Indonesia

- Benefits and Additional Information
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- Customer Complaint

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Benefits from banking with PT. Bank Mizuho Indonesia

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01 Customer is able to deposit cheque / bilyet giro issued by bank in Indonesia

02 Safer for financial transactions

*Fund transfer can be done without disbursing funds in the form of cash.

*Bilyet giro cannot be processed by person whose name is not listed on the bilyet giro (in case it lost)

Additional Information

Possible of being rejected by paying bank due to some reasons such as :

1. Insufficient account balance
2. Stamp duty has not been fulfilled
3. Does not meet the formal check requirement.
4. The account of the customer who issued the cheque/bilyet giro has been closed.

Benefits from banking with PT. Bank Mizuho Indonesia

Important Notes :

1. **Maximum Clearing Amount of Cheque and Bilyet Giro**
   Based on Bank Indonesia Circular Letter No. 18/40/DPSP regarding Fund Transfer and Scheduled Clearing Activities by Bank Indonesia, you are required to perform Cheque and/or Giro transactions with a maximum clearing nominal equal to Rp500,000,000 (five hundred million Rupiah) to avoid any rejection.
2. **Validity of Your Bilyet Giro**
   Based on Bank Indonesia Regulation No. 18/41/PBI/2016 and Bank Indonesia Circular No. 18/32/2016 about Giro Book, any Cheque and Giro are only valid for 70 calendar days from the Issued Date. It cannot be cancelled and not transferable during validity period.
3. **Language to Use**
   To adhere to Bank Indonesia Regulation No. 18/41/PBI/2016 and Bank Indonesia Circular No. 18/32/2016, please fill out your Cheque and Giro in Indonesian language to prevent any transaction from being rejected.

Illustration on Bilyet Giro validity period

Risk

1. No balance in the account
2. Insufficient account balance
3. The signature does not match the specimen
4. Account blocked for certain condition
5. There are correction that are not in accordance with the provision
6. Does not meet formal requirements
7. The inclusion of the effective date is not accordance with the provisions.
8. Shown not within the effective deadline
9. Bilyet giro is suspected to be fake or manipulated

Dishonored/ Rejected by Bank

Explanation

Cheque or Bilyet Giro might be dishonoured/rejected by Bank in case point 1 until 9 above has not been fulfilled.

Note :

Bank is not responsible for any mistake in typing on the Application for Collection &/Cheque &/Bilyet Giro by customers.

Procedure and Requirement

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1 Requirement:

- Bank will only provide this service to customers who already have account with Bank Mizuho Indonesia

2 Procedure:

- Customer has to fill in the *"Application for Collection"* by stating the account number to be credited (Required to completely fill out Giro mandatory parts upon issuance).

  Giro Mandatory Parts and Your Obligation as Drawer (Giro Mandatory Parts that must be written on your Giro sheet) :

  - Payee Name and Account Number ;
  - Payee Beneficiary Bank;'
  - Transfer Amount in figure and in words;
  - Encashment Date;
  - Effective Date during the Validity of Bilyet Giro Presented for Payment (i.e. seventy (70) days from Encashment Date);
  - The maximum writing error correction is three (3) times.
  - Drawer Full Name;
  - Drawer ink signature; and
  - Valid signatures for Drawer incorporated as a Legal/Business Entity are those of the authorized party(-ies) representing such Entity, subject to the party(-ies)' name and signature specimen administered by the Drawee (Bank) (including if any company stamp is mandatory at the account opening).
- Required to maintain the sufficiency funds during the Effective Validity
- Compulsory sufficient funds must be available in the Current Account when the Giro is presented to Drawee (Bank).
- If the funds are deposited by Drawer after the Giro has been presented for payment, the Drawer is deemed non-compliant with the sufficient funds obligations.
- Must inform the Drawee (Bank) of any Giro encountering blocked payment.
- In case of missing or stolen Giro, please give us the Official Report from the competent party(-ies); and/or
- In case of unusable Giro because of damaged slip, more than three (3) revisions, or expiry, please return the unusable Giro to us.

CUSTOMER PROTECTION IN FUND TRANSFER SERVICES

As a form of Bank Mizuho Indonesia's commitment to provide service excellence to Customer and in fulfilling BI regulation regarding Customer protection, Bank Mizuho Indonesia provides the following channels to Customer for submitting complaints;

- **BMI Hunting Line at +62 21 5091-0888**
- **Visit our office at :**
  PT Bank Mizuho Indonesia
  Menara Astra, 53rd Floor
  Jl. Jend. Sudirman Kav. 5-6,
  Jakarta 10220
- **Email : bmi011001@mizuho-cb.com**

Response by Bank Mizuho Indonesia

1. Accept Customer Complaint
2. Conduct verification, provide Complaint confirmation or written receipt.
3. Follow up the complaint through internal examination.

Maximum Settlement

1. **Verbal Complaint** → 5 working days upon receipt by bank
2. **Written Complaint** → 10 working days upon receipt, which supported by complete documents as required (may be extended if necessary)

Note for written complaint :

1. Customer's identity (i.e. Photocopy of valid ID (KTP/Driving License/Passport) is required
2. Supporting documents such as deposit/withdrawal slips, transfer slips and other related documents such as the chronology.
3. Complaint which submitted by a Representative shall be evidenced by a valid Power of Attorney, along with his/her valid ID.

SUBMISSION OF CUSTOMER COMPLAINT TO BANK INDONESIA (BI)

Customer may submit complaint directly to Bank Indonesia if Customer is not satisfied with the resolution of Complaint from Bank Mizuho Indonesia related to payment system and activities in the Money Market and Foreign Exchange market

Handling of complaint by Bank Indonesia

1. **Customer may submit complaint directly to BI by visiting BI Head office ("Visitor Center BI Bicara") or BI domestic representative offices.**
2. **Customer contacts "Call center BI Bicara" with telephone number 131 (pay local) or 1500131 (from overseas) or email to: bicara@bi.go.id.**
3. **Chatbot LISA : 081 131 131 131**
4. **Customer who are domiciled or residing in the DKI Jakarta Province, Bekasi City/Regency, Bogor, Karawang City/Regency and Depok City may send a letter to Bank Indonesia DKI Jakarta Representative Office.**
5. **Customer who domiciled outside the region in point 4 above may submit the complaint to the nearest Bank Indonesia Representative Office in the country.**
6. **Online complaint form on BI official website : www.bi.go.id**

Terms to be considered by Customer before submitting complaint to Bank Indonesia:

1. **Customer has submitted complaint to the Bank, but there is no consensus with the Bank.**
2. **The problem being complained about is a civil matter that has never been processed by a court, dispute resolution agency/institution, or other authorized authority.**
3. **Customer experiences potential financial loss with maximum value IDR500,000,000.- (five hundred million Rupiah) caused by the Bank**
4. **Complaint submission by Customer to BI must not exceed 60 (sixty) working days from the date of submission of written complaint resolution results from the Bank to the Customer.**
5. **Complaint submitted must include at least Photocopy of proof of ID, Photocopy of complaint resolution letter given by Bank to the Customer, Photocopy of proof of transaction, Photocopy of Power of Attorney (if applicable), a Statement letter with stamp duty stated that the problem submitted is a civil matter that has never been processed by a court, dispute resolution institution or body, or other authorized authority.**

SUBMISSION OF CUSTOMER COMPLAINT TO OTORITAS JASA KEUANGAN (OJK)

In the event of complaint which indicate dispute and/or violation of the provisions of Laws and Regulations in the financial services sector, Customer may submit complaint to Otoritas Jasa Keuangan.

OJK provide facilities for resolving Customer complaint which indicate dispute with following requirement:

1. Customer experiences a financial loss of up to Rp500,000,000 (five hundred million rupiah);
2. The Bank has attempted to resolve the complaint indicating a dispute but has been rejected by Customer and/or the Customer's representative.
3. The problem being complained about is a civil matter that has never been processed by a court, dispute resolution institution or body, or other authorized authority;
4. The submission of complaint indicating a dispute settlement does not exceed 60 (sixty) working days from the date of the letter of the results of the complaint settlement submitted by the Bank to the Customer
5. Customer submits a written request accompanied by supporting documents related to the complaint which include:
   - Customer Identity
   - Complaint Resolution
   - a Statement letter with stamp duty stated that the problem submitted is a civil matter that has never been processed by a court, dispute resolution institution or body, or other authorized authority
   - Other supporting documents related to the Complaint indicating a Dispute

How Customers submit complaints to OJK

- In writing to OJK
- OJK Contact Center :157, Email : konsumen@ojk.go.id, WhatsApp :081 157 157 157
- Through APPK (Aplikasi Portal Perlindungan Konsumen) as the official web-based OJK portal provided for handling complaints and resolving Customer disputes. Customer fill-in the data and uploads the required related documents into the APPK system.

ALTERNATIVE DISPUTE RESOLUTION INSTITUTION (LEMBAGA ALTERNATIF PENYELESAIAN SENGKETA SEKTOR JASA KEUANGAN – LAPS SJK)

In the event that there is no agreement on the result of the complaint handling carried out by the Bank, Customer may file the "Dispute outside the Court" through the Alternative Dispute Resolution Institution (LAPS) of the Financial Services Sector with the following criteria:

- The complaint has been resolved by the Bank but rejected by Customer or the Customer has not received a Complaint Response as stipulated in OJK/Bank Indonesia Regulation;
- Dispute submitted is not a Dispute that is in process or has been decided by a judicial institution, arbitration, or other alternative dispute resolution institution;
- The dispute is of a civil nature

Dispute resolution request may be submitted by Customer or Customer representative through:

1. Visiting LAPS SJK office:
   Menara Karya Lt. 25, Jl. H.R. Rasuna Said, Blok X-5, Kav. 1-2 Jakarta Selatan 12950

2. Telephone: 021-2527700 and/or Email : info@lapssjk.id