

VIOLATION REPORTING SYSTEM (WHISTLE-BLOWING SYSTEM)

In addition, the Company also develops the supporting arrangements in implementing the WBS policies whereby the reporter shall submit reports through the following media:

1. The Whistle-Blowing System Team of PT Bank Tabungan Negara (Persero) Tbk
 - a. PO Box 10000 BTN Whistle-Blowing System (WBS) Bank BTN
 - b. Email: wbs.btn@btn.co.id
 - c. SMS/Phone: 0811-92-45678
2. President Director if the reported party is a member of the Board of Commissioners or their family members:
 - a. President Director of PT Bank Tabungan Negara (Persero) Tbk
 - b. PO Box 10000 BTN Whistle-Blowing System (WBS) Bank BTN
3. The Board of Commissioners if the reported party is a member of the Board of Directors or their family members:
 - a. The Board of Commissioners of PT Bank Tabungan Negara (Persero) Tbk
 - b. PO Box 10000 Bank BTN Whistle-Blowing System (WBS) Bank BTN

WHISTLEBLOWER PROTECTION

The Company guarantees the protection of the Whistle-Blower who shows a good intention of reporting any violations that may risk causing a loss for the Company. The protections included are the following:

1. Reporting communication channel (verbally, telephone, email) that is free and confidential or an independent and confidential Ombudsman. The Informant will receive follow-up information from the communication channel regarding the report submitted concerning the alleged violations;

2. Guaranteeing the Informant's anonymity, unless there is a legal requirement that requires the identity to be disclosed in the presence of the judge;
3. Protection from retaliation from the Informant or the Organization being reported. This protection may include the following measures:
 - a. Physical protection either against himself/herself or his/her family;
 - b. Protection of his/her property and his/her family against terror or retaliation;
 - c. Administrative protection in the form of promotion delays, dismissal, exclusion in the workplace, infeasible transfers, including job security, etc.;
 - d. Legal protection, in the litigation process in the District Court, including the cost, and if necessary, including protection through the Witness and Victim Protection Agency (LPSK).

MANAGEMENT TEAM AND COMPLAINT HANDLING MECHANISM THROUGH WBS

The Company's WBS is managed by the WBS Team, which consists of:

1. Head of the Internal Audit Division
2. WBS Management Unit (Secretary),
3. Head of the Compliance Division (Member),
4. Head of the Human Capital Division (Member) and
5. Head of the Risk Management Division (Member).