

# SUSTAINABILITY GOVERNANCE



## SYNERGY

1. Be Sincere, Open with Productive Collaboration
2. Mutual Trust and Respect



## INNOVATION

3. Creative & Innovative in making Value-Added Improvements



## INTEGRITY

4. Consistent and Disciplined
5. Honest and Dedicated
6. Respond Positively to Change



## PROFESSIONALISM

7. Competent, Intrapreneurship and Responsible
8. Work Smart and Result Oriented



## SPIRIT TO ACHIEVE EXCELLENCE

9. Enthusiastic, Proactive and Determined
10. Effective, Efficient and Prioritizing Customer Satisfaction

## Anti-Fraud

The Company is committed to implementing business activities honestly, fairly and without corruption or bribery and trustworthiness, because the Company realizes that negative actions will have a major influence on the name, brand, reputation and business sustainability of the Company.

Every violation of the anti-corruption policy and fraud is a serious matter and is strictly dealt according to the existing policies and regulations. The implementation of anti-corruption and fraud is regulated by Circular Letter of Board of Directors no. 22/DIR/IAD/2014 dated May 28, 2014 concerning the Company's Anti-Fraud Standard Operating Procedure. This anti-corruption and fraud policy applies to all permanent or contract employees, management of the Company, Board of Commissioners and Directors who act on behalf of the Company.

The Company implements the Zero Tolerance to Fraud and Zero Defect program that is guided by the Implementation of Anti-Fraud Strategies for Commercial Banks as stipulated in the provisions of Bank Indonesia Circulars Number 13/28/DPNP dated December 9, 2011. Implementation of the Zero Tolerance to Fraud and Zero Defect program in 2018 is act of prevention through awareness activities or socialization of Zero Tolerance to Fraud and Defect programs in Regional Branches and Offices.

To ensure that every effort to mitigate fraud risk is effective, the Company continues to increase the awareness of BITNIZ Persons regarding compliance aspects through continuous socialization of anti-fraud programs and establishing Anti-Fraud Team. Anti-Fraud Strategy is supported by the implementation of 4 (four) pillars, namely (a) Prevention; (b) Detection; (c) Investigation, Reporting and Sanctions; and (d) Monitoring, Evaluation and Follow-Up. Furthermore, anti-fraud commitments are also indicated by submission of Declaration of Clean Commitment to all stakeholders of the Company. "Clean Commitments" include free from bribery, Corruption, Collusion and Nepotism (KKN), and practices of extortion, mark-up and all other actions that lead to KKN.

In addition, the Company engages employees in training and seminars organized by non-government institutions and government agencies such as the financial services authority (OJK) and other parties related to Anti-Corruption and fraud. This was carried out with objective that the implementation of an anti-corruption prevention policy within the Company can be carried out properly in accordance with applicable standards and conditions.