

The Company owned several policies related to the prevention of corruption in the context of enforcing fair, clean and transparent banking operations, including those contained in the Company's code of ethics, including the implementation of Anti-Fraud. The implementation of anti-fraud implementation in the Company is regulated in a Directors Circular Letter No. 22/DIR/IAD/2014 dated May 28, 2014 concerning Standard Operating Procedure for Anti-Fraud Strategy of PT Bank Tabungan Negara (Persero) Tbk. The Anti-Fraud Strategy has 4 (four) pillars, namely (1) prevention; (2) detection; (3) investigations, reporting and sanctions; and (4) Monitoring, evaluation and follow-up.

In implementing an anti-fraud management program, the Company realized the importance of building an anti-fraud culture. Therefore, the Company continuously carried out a Socialization Program for Increasing Awareness of Fraud incidents in the work environment, namely by disseminating information to all employees and stakeholders regarding policies on Anti-Fraud Strategy, corruption and money laundering, as well as the Implementation of Gratification Control. This Awareness Raising Socialization Program was socialized by the Company to customers and the public through the installation of banners regarding anti-corruption/gratuity both at the Head Office and in all Branch Offices of the Company.

In 2020, the Company carried out various awareness programs related to Fraud Control within the Company, including through the implementation of Integrated Governance Risk and Compliance (iGRC), in addition, the Company also organized education and training programs to prevent fraud as a commitment to controlling fraud/gratuities practices. Increasing awareness through the installation of posters and banners related to fraud and providing understanding to all employees through educational programs such as AML & CFT, Gratuities, Whistle Blowing System (WBS) became a form of implementation. The socialization and training of this gratification control program was carried out to prevent the emergence of fraud and corrupt practices, especially within the Company.

In carrying out business activities that referred to the principles of GCG, the Company managed to manage conflicts of interest. Conflict of interest management was aimed at creating a work climate that always put the interests of the Company above personal interests as well as enhancing good relations with suppliers, customers and other stakeholders.

For the Company, the credibility and trust of stakeholders were very decisive factors for the development and sustainability of the Company's business. In carrying out business activities, apart from having to follow the prevailing rules and regulations, the company must also uphold norms and ethics. Therefore, the Company had a Code of Ethics which contained ethical standards and behavior for the Company and all its elements in interacting both internally and externally with various interested parties. The standards of business ethics that guide all employees are as follows:

1. Bank Ethics with Employees
There was fairness in the treatment of employees, employee discipline, and the prohibition of employee involvement in the Company securities business activities.
2. Bank Ethics with Customers
The Company prioritized customer satisfaction and trust, and employees were required to support the Company in its efforts to achieve customer satisfaction.
3. Bank ethics with providers of goods and services
The selection of Providers of Goods and Services had to be based on an assessment of ability, achievement, and on compliance and objectivity in the areas of standard of price, quality, availability, requirements and services provided by partners/suppliers.
4. Bank Ethics with Competitors
The Company placed competitors as a driver of continuous performance improvement.
5. Bank Ethics with Business Partners
The Company upheld mutual trust and respect, and upholds togetherness with partners in accordance with applicable business principles.
6. Bank Ethics with the Government
The Company was committed to complying with the prevailing laws and regulations.
7. Bank Ethics with the Community
The Company was committed to making a positive contribution to sustainable economic development by paying attention to social responsibility with an emphasis on balancing economic, social and environmental aspects.
8. Bank Ethics with Mass Media
The Company used the mass media as partners and the media in conducting promotions in order to build a good image.
9. Bank Ethics with Professional Organizations
The Company maintained good cooperative relationships with professional and regulatory organizations in order to share information, experience and discuss business developments, as well as find the best solutions in solving problems of mutual interest.