

WHISTLEBLOWING SYSTEM – LETTER TO CEO

Purposes and Objectives of WBS-LTC

The WBS-LTC program as one of the Anti-Fraud Strategy (SAF) programs, aims to:

1. Detecting indications or acts of fraud with the reports of Bank Mandiri employees or third parties, which can be submitted by clearly stating their identity or anonymous, which can then be carried out an investigation process or follow-up actions.
2. Encouraging awareness or concern of all employees to participate in protecting their work units from losses due to fraud, hence to improve the quality of supervision, and to elevate the sense of belonging of employees.
3. Improving the company's reputation with stakeholders, particularly in the context of Corporate Governance that will improve the company's image as it has adequate anti-fraud equipment.

WBS-LTC Management

The management of WBS-LTC engages the independent third party, which aims, among others, to:

1. Be Independent and professional.
2. Minimize the risk of conflict of interest.
3. Provide a sense of security for the whistleblower.
4. Increase stakeholder trust in WBS-LTC management.
5. The whistleblower can monitor the status of the follow-up to the WBS-LTC report being submitted.

Reporting Media

Bank Mandiri has provided reporting media for acts or indications of fraud and/or non-fraud that can harm the customers and Bank Mandiri as follows:

Website:

<https://bmri-wbslhc.tipoffs.info/>

Email:

bmri-wbslhc@tipoffs.info

Letter:

PO BOX 1007 JKS 12007

SMS and WA:

0811-900-7777

Confidentiality of Whistleblowers

As Bank Mandiri's commitment to maintaining the confidentiality of reporting data, the Bank provides:

1. Guarantee on the confidentiality of the whistleblower identity.
2. Guarantee for the confidentiality of the contents of the report submitted by the whistleblower.

Protection for Whistleblowers

Protection of Employees who submit reports containing information related to disciplinary violations and breaches of applicable stipulations/regulations, as long as the information submitted by the Employee is true, according to the facts and does not constitute a false report including no involvement of the whistleblower.

Types of Violations that can be Reported

Reports that can be submitted through WBS-LTC, among others, are:

1. Fraud, which consists of:
 - a. Fraud
 - b. Deceptions
 - c. Embezzlement of Assets
 - d. Leak of Information
 - e. Banking Crimes
 - f. Corruption Crimes
 - g. Other actions that can be equated with fraud in accordance with the laws and regulations, as well as actions that are categorised as breaches to the employee disciplinary regulation of Bank Mandiri.
2. Non-fraud, including violations of external and internal rules, including norms and ethics (code of conduct), with examples such as:
 - a. Abuse of authority and/or position.
 - b. Actions that can degrade the reputation and/or good name of the Bank.
 - c. Immoral acts inside and outside the Bank.
 - d. Abuse.
 - e. Discrimination, violence and bullying in the workplace.
 - f. Drug use.
 - g. Engage in prohibited community activities.
 - h. Violations of ethics, include the use of social media.

Dissemination of WBS-LTC

To increase understanding of WBS-LTC at all levels within the organization, Bank Mandiri consistently and continuously conducts dissemination in various ways, including by presentation of short videos, placement of posters around the work environment, PC screen savers and e-mail blasts to Bank Mandiri employees. and the use of print media for WBS-LTC to be more effective going forward.