



SOCIAL PILLARS



Bank Mandiri also provides a whistleblowing system called Letter to CEO (LTC) in addition to the mechanism mentioned above. LTC is managed by an independent third party with the following objectives:

- 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 confidence in LTC management.
- 5. The whistleblower can monitor the follow-up status of the LTC report submitted.

Complete information on whistleblowing systems and mechanisms is detailed in this Annual Report -Governance Chapter, and Sustainability Report - Customer Service and Satisfaction Chapter.

Data Privacy and Security

Bank Mandiri sets priority on maintaining customer data privacy as part of human rights (HAM). We safeguard customers' personal information through technological, process & administrative, organizational and physical security steps. We develop code of ethics/business conduct including standards on how employees must protect customer confidential information.

Therefore, since customers open an account in Bank Mandiri Group, customers require to fill and check customers' consent according to the applicable regulations. Customers are also allowed to withdraw consumer's consent at any time. Furthermore, Bank Mandiri requires Non-Disclosure Agreement (NDA) for third party if there is cooperation that uses customer data, and only sends customer data according to customer's consent. The bank also ensures that delivery of campaign covering customer's consent.

The governance of customer data management has been formed in operational policies, namely Standard Data Management Procedures and Operational Technical Guidelines for the provision of internal and external data. Further information regarding the privacy policy and data security (including our subsidiaries) can be accessed through: