



The business ethics as the basis for the behavior of the Bank's employees in carrying out business activities, covers the following aspects:

<p>1. Individual behaviour</p>	<p>a. Personal integrity</p> <ul style="list-style-type: none"> i. upholds morals, has self-esteem and strong discipline. ii. Maintain personal integrity in accordance with applicable rules, regulations, policies and systems. iii. Has a commitment to maintain the Bank's image and reputation. iv. Rely on all actions and behaviors on pure conscience. v. act respectfully and responsibly and free from influences that allow loss of objectivity in carrying out tasks or cause the Bank to lose its business or reputation. vi. Avoid activities related to an organization and/or individuals that enable conflicts of interest. vii. Both individually and jointly always strive not to be involved in matters that can weaken or reduce the integrity of the banking system in Indonesia. <p>b. Treatment/Actions of Discrimination</p> <ul style="list-style-type: none"> i. uphold human rights. ii. Prevent discrimination in all its forms. iii. Acts of Harassment by Bank Officers must avoid all forms of conduct that violate public order and morality. <p>c. Acts of harassment must avoid all forms of actions that violate public order and morality</p>
<p>2. Protection of Bank Property</p>	<p>a. Bank Property</p> <ul style="list-style-type: none"> i. always maintains and protects all assets owned by the Bank, both tangible and intangible. ii. Using the Bank's assets only for activities related to the interests of the Bank. iii. Use the Bank's assets responsibly including the appropriateness of the designation. <p>b. Confidential Information Protection</p> <ul style="list-style-type: none"> i. protect and prevent valuable and confidential information from loss, misuse, leakage and theft. ii. Do not disseminate reports/information about banks that are not intended to be public. <p>c. Intellectual Property of the Bank</p> <ul style="list-style-type: none"> i. safeguard the Bank's intellectual property. ii. Dedicate competencies held for the interests of the Bank as intellectual property of the Bank. <p>d. Note and Reporting Responsible for the accuracy and completeness of the notes and reports presented.</p>
<p>3. Implementation of Bank Business</p>	<p>a. Mis-representation</p> <ul style="list-style-type: none"> i. Bank staff representing the Bank in dealing with third parties act according to their capacity and authority. ii. Bank staff representing the Bank provide correct information, documents and reports in the right way. iii. The Bank's Board of Directors avoids actions that can cause misunderstanding from other parties. <p>b. Relations with Business Partners</p> <ul style="list-style-type: none"> i. always prioritize the interests of the Bank in dealing with business partners. ii. Prevent the occurrence of corruption, collusion and nepotism and negative images in dealing with work partners. iii. In working with partners, the principles of professionalism and justice are based on good faith. <p>c. Behavior in Competing</p> <ul style="list-style-type: none"> i. Responsible for creating and maintaining healthy competition in conducting business. ii. Avoid and prevent unfair ways of competing in developing his career. <p>d. Relations with Other Organizations</p> <ul style="list-style-type: none"> i. can conduct business contacts with other organizations including competitors as long as they provide benefits to the Bank. ii. Avoid all forms of collaboration/improper alliances with other parties. <p>e. Obtain and Use Third Party Information</p> <ul style="list-style-type: none"> i. avoid obtaining confidential information from third parties/competitors in inappropriate ways. ii. Do not recruit competitor employees with the aim of obtaining confidential information from competing companies. <p>f. Relation to Regulators Adhere to the ethical principles and provisions that apply in fostering relationships with Regulators.</p>

Compliance to Code of Conduct

Bank Mandiri has a code of conduct that explains the basic principles of personal and professional behavior carried out by the Company. The code of conduct applies to all Bank Mandiri employees both contractual and permanent employees, and applies to all Board of Commissioners and Directors.

The application of a code of conduct is expected to encourage the realization of professional, responsible, reasonable, appropriate and trustworthy behavior in conducting business relationships with fellow co-workers and work partners.