



WHISTLEBLOWING SYSTEM

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://whistleblowing.tips/wbs/@bmri-lettertoceo
	E-mail: bmri-lettertoceo@rsm.id
	Surat: PT. RSM Indonesia melalui PO BOX 1007 JKS 12007
	SMS dan WhatsApp: 08119007777

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.

Protection for Whistleblowers

Protection to employees that submit complaints and/or suggestions

containing information related to prevailing rules/regulations, as long as concerned employees are not involved.

Protection to Whistleblowers include the protection of their career on such matters:

1. Rotation, demotion, and promotions.
2. Termination of Employment.
3. Performance assessment and personal data records.
4. Unpleasant treatment at work environment.

Types of Violations that can be Reported

Reports that can be submitted through 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.

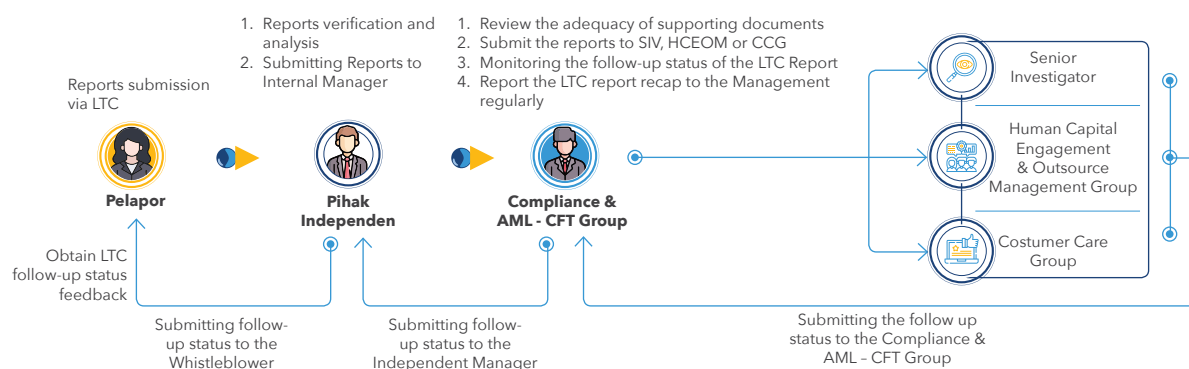
2. Non-fraud, including violations of external and internal rules, including norms and ethics (code of conduct), with examples such as:
 - a. Abuse of authority and/or position.
 - b. Actions that can degrade the reputation and/or good name of the Bank.
 - c. Immoral acts inside and outside the Bank.
 - d. Abuse.
 - e. Drug use.
 - f. Engage in prohibited community activities.

Dissemination of LTC

To increase understanding of 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 LTC to be more effective going forward.

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LTC Reporting Mechanism



LTC Handling Results

Reports of violation complaints entered through LTC media either through the website, e-mail, mailbox or SMS/WA were as follows:

Year	Letters	Facilities of Submission		SMS/WA	Fraud	Report Classifications		Followed Up Reports	Resolved Reports
		Email	Website			Non-Fraud	Others		
2021	2	28	30	17	26	29	22	77	75
2020	4	24	38	9	29	22	24	75	75
2019	4	24	10	10	23	8	17	48	48
2018	0	7	1	0	2	2	4	8	8
2017	0	8	0	0	5	3	0	8	8

Violation Reports Sanctions/Follow-Ups In 2021

Every investigated violation report and those proven as violation has received sanction based on the regulation.