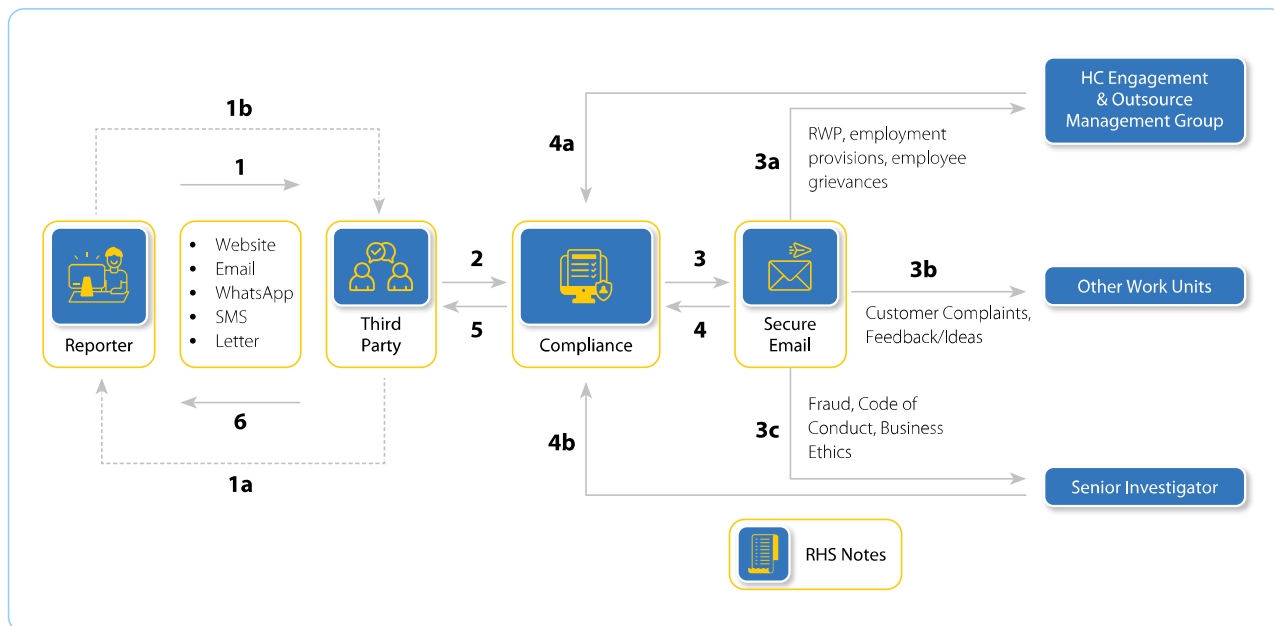


# Whistleblowing System [GRI 2-25, 2-26] [FN-CB-510a.2] [OJK F.24]

## Whistleblowing System Mechanism



To support the implementation of the Code of Conduct, Bank Mandiri has implemented a whistleblowing system, known as the Whistleblowing System – Letter to CEO (WBS-LTC), which serves as a reporting channel for employees and other stakeholders to report or submit complaints regarding indications of fraud and/or non-fraud misconduct, including violations of ethics, integrity, norms, and applicable regulations, as well as actions that may adversely affect the environment and other related matters.

Through the WBS-LTC, Bank Mandiri seeks to strengthen early detection of potential violations that may cause losses to customers, the Bank, or other parties. In addition, this system promotes awareness and vigilance among all employees in

safeguarding integrity, while enhancing the Bank’s reputation in the eyes of stakeholders through the consistent application of Good Corporate Governance principles.

All reports received are managed professionally by an independent third party. In the reporting year, Bank Mandiri appointed PT DC Solutions to handle the WBS-LTC. Each report submitted is processed in a structured manner, analyzed comprehensively, and forwarded to the WBS-LTC managing work unit, which subsequently channels the report to the relevant follow-up unit based on the type of report, ensuring that each case is addressed appropriately and in accordance with applicable provisions.

## Confidentiality and Protection of Whistleblowers


Bank Mandiri guarantees the confidentiality of the whistleblower’s identity and the contents of the report from unauthorized parties. In addition, whistleblowers are given the option to submit reports anonymously or through full disclosure by providing complete identification. Protection is

also extended to employees who report suspected violations of disciplinary rules and applicable policies or regulations, provided that the reports are accurate, factual, and supported by evidence, are not false or defamatory in nature, and do not involve the reporting party.




Bank Mandiri does not tolerate any form of retaliation against whistleblowers or parties involved in the investigation process, provided that they act in good faith, in accordance with applicable provisions, and are not involved in the reported violation. To uphold this principle, the Bank takes the necessary measures to ensure full protection for whistleblowers.


### Reporting Channels




SMS & WhatsApp  
**0811-900-7777**




Letter  
**PO BOX 1007 JKS 12007**



Telephone  
**0811-900-7777**



Website  
**bmri-wbsltc.tipoffs.info**



Email  
**bmri-wbsltc@tipoffs.info**

### Management of WBS-LTC Reporting [GRI 205-2]

Description		2025	2024	2023
Reporting Channels	Letter	2	4	9
	Email	103	52	42
	Website	79	79	55
	SMS/WhatsApp	227	122	60
Report Classification	Fraud	47	38	46
	Non-Fraud	364	219	121
<b>Reports Followed Up</b>		<b>411</b>	<b>257</b>	<b>167</b>
<b>Reports Declared Resolved</b>		<b>411</b>	<b>257</b>	<b>167</b>

### Training on the Use of Reporting Channels [GRI 404-2] [OJK F.22]

Bank Mandiri provides training on the implementation and use of reporting channels for employees, vendor, and other external parties, including WBS-LTC dissemination, WBS-LTC reporting mechanisms, and the prohibition of gratifications. The training is delivered through various platforms, such as training classes, work unit sessions, social media, and activities

or forums, including vendor meetings conducted both online and offline. This training aims to enhance understanding of reporting procedures and objectives, ensure accessibility and effective use of the reporting channels, and foster a culture of openness and compliance among all Bank personnel and external parties.