

## Protection For Whistleblower

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

1. Guarantee for the confidentiality of the reporter's identity.
2. Guarantee for the confidentiality of the contents of submitted reports.

## Types of Violations That Can Be Reported

Reporting that can be delivered via LTC, among others, consists of:

1. Fraud
  - a. Corruption  
Corruption is an action taken by anyone who commits an act enriching himself or another person or a corporation that can harm the state's finance or the country's economy. Examples of actions included in the category of corruption include:
    - 1) Receive bribes.
    - 2) Position Abuse.
    - 3) Cooperating with parties outside the Bank to harm the Bank.
    - 4) Blackmail.
  - b. Fraud  
What is meant by fraud is to deceive the Bank, customers or third parties and/or falsify documents, signatures, physical evidence and/or all authentic evidence. Examples of actions included in the fraud category include:
    - 1) Manipulate loan application data.
    - 2) Deceive the customers as if it were a bank product but is actually a fictitious transaction.
    - 3) Manipulate Bank financial data.

- c. Theft  
Theft is defined as taking what is not his right to obtain personal gain or other parties against the law. Examples of actions included in the theft category are:
    - 1) Stealing Bank data.
    - 2) Stealing money from kluis/teller desk.
    - 3) System Hacking
  - d. Embezzlement  
Emblem is defined as the act of taking the property of another person in part or in whole where the control of the item already exists in the perpetrator and the possession occurs legally. Examples of actions included in the category of embezzlement are:
    - 1) Using customer funds (lapping).
    - 2) Selling Bank's stationery for personal use.
    - 3) Using petty cash for personal use.
  - e. Forgery  
Forgery is the process of making or imitating objects, data, information or documents that are made as if they were true with the intention of deceiving or tricking others. Examples of actions included in the forgery examples are:
    - 1) Falsifying customer data.
    - 2) Falsifying a certificate.
    - 3) Falsifying customer documents.
    - 4) Falsifying signatures.
2. Non-fraud, including violations of norms and ethics (code of conduct), with examples of actions include:
    - a. Opening Bank secrets for personal gain.
    - b. Insider behaviour.
    - c. Immoral acts inside and outside the Bank.
    - d. Harassment.
    - e. Drug abuse.
    - f. Being involved in prohibited community activities.

## Socialization of Whistleblowing System

In order to increase understanding of WBS at all levels of the organization, Bank Mandiri consistently and continuously socializes the system in various ways, including short video displays, placing posters around the office environment, PC screen savers and e-mail blasts to the board of directors of Bank Mandiri and using printed media that can be implemented by WBS more effectively in the future.

## Number of Violation

During 2018, the number of violation complaint reports received through LTC media via website, call center, email, faximile, and letter are as follow: