

No	Aspects; Principles; Recommendation		Comply or Explain
		<p>Thus, the implementation of policies it can guarantee continuity of supply, both in terms of quantity and quality Public Company needs. As for coverage this policy covers the criteria in the election supplier or vendor, procurement mechanism transparent, capacity building efforts supplier or vendor, and fulfillment of rights relating to suppliers or vendors. The company has procurement related policies goods and services that contain selection and increasing supplier capacity or vendor stated in the Guidelines standard Procurement.</p>	<p>B. Provisions for the Implementation of Procurement of Goods and Services include:</p> <ol style="list-style-type: none"> 1) Procedures for Procurement of Goods and Services 2) Procurement Process 3) Procurement Process Stages 4) Job Implementation and Job Handover 5) Provisions for Employee Change (added/less) specifically in the field of construction services. 6) Implementation of Procurement Activities to Overcome Certain Conditions. 7) Document and Payment Process. <p>3. Procurement Technical Operational Guidelines (PTO) which regulate, among others (Chapter III):</p> <ol style="list-style-type: none"> a. Reviewing aspects in implementing candidate qualifications Provider of goods and services b. Procedure for partner accreditation (Provider of Goods and Services) c. Aspects that need to be considered in a procurement process d. Partner Monitoring includes: <ol style="list-style-type: none"> 1) Partner Data Monitoring 2) Partner Performance Monitoring consisting of: <ol style="list-style-type: none"> a. Periodic Partner Performance Evaluation b. Partner Performance Evaluation based on the Contract <p>Description: Comply</p>
D.1.4.		<p>Recommendation 21 : Public Listed Company has policy(ies) in place regarding fulfillment of creditor's rights. Explanation : Policy(ies) regarding fulfillment of creditor's rights is used as a guideline in taking loans from any creditor. The policy aims at maintaining fulfillment of creditor's rights while also maintaining creditor's trust to the respective Public Listed Company. The policy may include considerations in setting up agreements and follow ups in fulfillment of a Public Listed Company's duties to creditors.</p>	<p>The policy on fulfilling creditor rights is regulated in:</p> <p>Fund Product SPO, Product Manual and SPO Customer Complaint Management, which briefly regulates:</p> <ol style="list-style-type: none"> 1. Right to obtain a sufficient explanation of the characteristics of the product. 2. Right to be able to access the fund product terms and conditions through the Bank Mandiri website. 3. Ease to transact through branches, e-banking services or other facilities determined by the Bank. 4. Obtain interest in the amount according to the provisions in force at the Bank. 5. Procedures for handling and resolving customer complaints. <p>Bank Mandiri Funds and Services Policy, Articles 240 Customer Protection</p> <p>In the activity of raising funds and providing services, the Bank pays attention to the principle of customer protection. To protect customers, the Bank pays attention to the rights and obligations of customers while taking into account the interests of the Bank. The rights and obligations of the parties are poured into documents both application documents, as well as agreement documents and other forms of documents.</p>
			<p>Banks are required to ensure customers understand the rights and obligations of customers as stated in the document before making a Bank transaction.</p> <p>Description: Comply</p>