DEVELOPMENT OF LETTER TO CEO (LTC) NAME

LTC has undergone development and has been refined in 2018. This is done to improve the effectiveness of its implementation, as follows:

YEAR 2018
- LTC management involved independent party
- Reporting parties could be from either Bank Mandiri's internal or external parties
- Reported could enclose a detailed identity or anonymously (identity was only recognized by independent party)
- Reporting media were SMS/WA, e-mail, website and mail
- Extended LTC report including report of fraud/indication of fraud, non-fraud and input/idea of business process improvement

YEAR 2013
- Not enclosing reporter's identity was allowed
- Vendor could report
- Reporting method was added with LTC website
- LTC report included fraud/indication of fraud
- WBS-LTC website was managed by internal party

YEAR 2009
- Reporter Identity was obligatory
- Solely for employee
- The media was only through mail, e-mail and sms
- WBS-LTC website was managed by internal party

SUBMISSION OF THE VIOLATION REPORT

Bank Mandiri has provided reporting media for actions or indications of fraud and/or non fraud that can harm customers and Bank Mandiri as follows:
1. Website : https://whistleblowing.tips/wbs/bmri-lettertoceo
2. Email : bmri-lettertoceo@rsm.id
3. Surat : PT RSM Indonesia melalui PO BOX 1007 JKS 12007
4. SMS and Whatsapp : 0811900777

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.