

Management of Whistleblowing System

Internal Audit Division is a Work Unit that manages the complaints in which reports received by Group CEO are followed up by the related work unit. If needed, that work unit will perform further investigation.

Submission of Violation Reports and Handling of Complaints

Indication of fraud/fraud can be submitted by Reporter through the following mechanisms.

1. Submitting the complaints via reporting media, i.e:
 - a. Email to lettertoceo@bankmandiri.co.id
 - b. Letter to PO BOX 14000 JKTM 12700
 - c. SMS to 0811900777
 - d. Website, by typing lettertoceo to the browser (intranet).
2. The reporter will get Random Unique Number (RUN) for the reports of fraud/indication of fraud.
3. Complaints reports are directly received by CEOGroup and are followed up by related unit.
4. The related work unit follows up the reports and if needed will perform further investigation.
5. The reporter will get feedback status on the complaints reported.

Protection for Whistleblower

Each of the reporting parties will be given protection from Bank Mandiri by maintaining the confidentiality of the reporting identity (name, address, telephone number, email and work unit/company). Moreover, the reporters are allowed to not give their identities (anonymous).

Types of Violation to be Reported

1. Complaints received through the LTC of Bank Mandiri are reports that are related to fraud/fraud indication with the following definitions:
 - a. Deliberate deviation or omission acts to deceive, cheat, or manipulate Bank, customers, or other parties that occur in the Bank environment, and/or;
 - b. Using the Bank facilities that cause Bank, customers, or other parties suffer a loss, and/or;
 - c. Perpetrators of fraud obtain financial gain either directly or indirectly.
2. The types of fraud
 - a. Corruption which means receiving/soliciting rewards and/or misappropriation or misuse of Bank's money for personal interest or the interest of others and/or having others or making plans that harms the Bank.
 - b. Deceit which means cheating on Bank, customer or third party and/or forging documents, signature, physical evidence and/or all authentic evidences.
 - c. Theft which means taking some part and/or all Bank's assets and data illegally.
 - d. Omission which means ignoring the procedures or responsibilities as the employee of the Bank intentionally and deliberately.
 - e. Violation which means violating the internal or external regulations of the Bank or defrauding the Bank with the cyber crime technology and/or without technology, including manipulating financial statement or committing banking crime as regulated by Banking Law and any other acts equivalent hitherto.

Flowchart of Violation Reporting Submission and Complaint Handling

