

## Compliance To Code Of Conduct

The code of conduct of Bank Mandiri becomes the reasonable, appropriate and trustworthy for all Bank Mandiri personnel in doing the business activities including the interaction with stakeholders. Therefore, the code of conduct of Bank Mandiri applies for all Bank Mandiri personnel in all organizational level of Bank Mandiri Employee, either contract or permanent employees, and also applies to all Board of Directors and Board of Commissioners. The implementation of code of conduct is expected to promote the establishment of professional, responsible, reasonable, appropriate, and trustworthy behaviors in doing business with colleagues and partners.

## Code of Conduct Dissemination

The code of conduct has been informed and socialized to Board of Commissioners and its supporting units, Board of Directors and senior officers under Board of Directors and all employees via:

1. Company website.
2. Email administrator sent to all employees of the Bank.
3. At the signing of collective agreement made between the company union and company management.
4. Standing banner, flyer, and other advertising media around the company offices.

Moreover, the code of conduct can be accessed at anytime by all Bank Mandiri employees via the portal of Bank Mandiri that is called Knowledge Management System (KMS).

## Efforts in Implementation and Enforcement of The Code of Conduct

The employees can report the alleged violations of the implementation of code of conduct to the superiors by using the Letter to CEO (LTC) mechanism. All those reports have to be accompanied with accurate data and/or evidences for further processing. Any violations of code of conduct will be sanctioned based on the prevailing regulations. Since 2015 the reports on the violations of the code of conduct have been documented in integrated manner in the mechanism of LTC.

The efforts in implementation and enforcement of the code of conduct of Bank Mandiri are done continuously in full awareness in the form of behaviors, actions, commitment and regulations as follow:

1. Statement of Compliance with the Code of Conduct of Bank Mandiri  
Bank Mandiri Personnel have to read and understand and are required to sign "Compliance Statement of Bank Personnel to Code of Conduct".
2. Commitment of Management and Entire Employee of Bank Mandiri  
The Commitment of Management and all employees of Bank Mandiri to not receive money and/or Gratuity goods and/or gifts related to responsibilities and duties that are published via mass media and company website.
3. Annual Disclosure of Conflict of Interests  
Each Bank Mandiri Personnel is required to make annual disclosure related to conflict of interest and each work unit is required to submit the transaction/decision reports that contain conflict of interests quarterly.
4. Integrity Pact  
The integrity pact is signed by authorized officers and all partners of Bank Mandiri involved in the process of loan, the procurement of goods and service, and partners accreditation. Furthermore, the signing of Annual Integrity Pact is done by Board of Commissioners, Board of Directors, Executive Officers of Bank Mandiri and the entire employees of Bank Mandiri in the implementation of Gratuity control.
5. Awareness Program  
The new Bank Mandiri employees will receive not only induction program of the code of conduct of Bank Mandiri which is called jump start program, but also policy socialization continuously and consistently.