

Whistleblowing System

Presence and Purpose WBS

With reference to Bank Indonesia Regulation No. 5/8/PBI/2003 amended by Regulation No. 11/23/PBI/2009 and Bank Indonesia Circular Letter No. 13/28/DPNP the Anti-Fraud Policy, Whistleblowing Policy System (WBS) called Letter to CEO (LTC) is applied by Bank Mandiri.

LTC is the delivery of media reports of complaints of fraud or indications of fraud, of employees as well as suppliers to the CEO with an emphasis on the disclosure of complaints that aims to make the implementation of internal control systems within the Bank is becoming increasingly effective.

Some of the benefits obtained with the implementation of LTC within the Bank include:

1. The improvement of aspects such as (a) the fulfillment of the requirements of customers; (b) business development; (c) increased market share; (d) an increase in revenue and cost reduction; (e) decreased processing time and (f) the involvement of employees.
2. Prevention of Abuse (anti-fraud) which includes (a) an increase in employee participative control; (b) means of early warning system of fraud and (c) reduction in the risk of bank losses.

Delivery and Media Abuse Report

Reporting can report fraud indication with the following mechanism:

- a. Complaints through media reporting, namely:
 - 1) Email to lettertoceo@bankmandiri.co.id
 - 2) Letter submitted to JKTM PO BOX 14000 12700
 - 3) SMS to 0811900777
 - 4) Website, by typing letter to CEO on the browser (intranet).
- b. Reporting will get a Unique Random Number (RUN) on report indicates fraud.
- c. Reports on complaints received directly by the Group CEO and followed up by the relevant Working Unit.
- d. Related work units to follow up the report, if necessary will be investigated further.
- e. Reporting will get feedback on the status of complaints reported.

Complaint handling and party business

Internal Audit Division is a unit that manages Work-related complaints where the reports received by the Group CEO and then followed up by the related units. Where appropriate, the work unit will be investigated further.

Submission Scheme of Violation Report



For Whistleblower Protection

Each complainant will be given a guarantee of protection from Bank Mandiri where the reporter's identity (name, address, telephone number, email and work unit/company) will be kept confidential. Moreover, the complainant is allowed to not include the identity (anonymous).