



***Anti – Fraud Declaration***

**PT. Bank BTPN Syariah, Tbk**

As an initiative to strengthen the Bank's internal control system, the implementation of Good Corporate Governance (GCG), and to implement the Financial Services Authority Regulation No. 39/POJK/03/2019 dated 19<sup>th</sup> December 2019 regarding The Implementation of Anti-Fraud Strategy for Commercial Banks, PT BTPN Syariah commits to take a zero-tolerance approach against fraud and has committed to implement the followings:

1. Conducting fair, honest, and open/transparent business practices;
2. Avoiding to engage in business practices with third-party entities who are not committed to Bank's policy; and
3. Enforcing legal consequences of violation to the Bank's policies and commitment

We hope that all of the Bank's employees, customers, and partners can work together to build a strong anti-fraud culture within BTPN Syariah and establish a clean environment from any fraud-related violations.

Jakarta, 28 July 2021

Hadi Wibowo

President Director