

PROVISIONS OF WHISTLEBLOWING JAGA

I. INTRODUCTION

PT Bank BTPN Syariah, Tbk (BTPNS) has established an infrastructure for the Employees to report or inform any violation or fraud incidents through the available whistleblowing JAGA media that is created to encourage the employees and build their consciousness to report any kinds of fraud indication.

In facilitate ease of access for the employees in reporting any allegation of fraud, BTPNS has provided several media to report fraud allegation, including: email, anonymous, hotline, and mail. In administering the report of fraud allegation, the confidentiality and protection guarantee for the informer are the ultimate priority. BTPNS has provide media to report non fraud via anonymous.

The Bank provides support and protection to the whistleblower and guarantee the confidentiality of the identity of the whistleblower and the fraud incidents being reported.

II. OBJECTIVE

This provisions serve as the reference manual for the Anti Fraud Management (AFM), to ensure that the activities in managing the report of fraud allegation or non fraud through the whistleblowing JAGA media is in accordance to the standard process and well documented.

III. SCOPE

The scope of the mechanism of managing whistleblowing JAGA media includes the following processes:

- Receive the report/information of fraud allegation or non fraud;
- Register report/information of fraud allegation or non fraud;
- Investigator team according to threshold ;
- Distribute the report of non fraud to the related parties;
- Monitor the settlement of investigation report.

IV. TERMS AND DEFINITIONS

4.1 JAGA is the whistleblowing media to report fraud allegation or information. JASA is an abbreviation of Indonesian words for the following processes:

J : Jalankan = execute the process according to the procedures;

A : Awasi & amati = watch and observe the surrounding working environment and be conscious when there are things that are not according to the procedures;

G : Gali = dig for information should there be any allegation of fraud incidents; and

A : Ajukan = Report, should there be any indication of fraud.

4.2 Fraud is defined as the deliberate action of deviation or omission done to trick, cheat, or manipulate the Bank, customers, or other parties that occurs in Bank environment and/or using the Bank facilities that causes harms to the Bank, customers, or other party; or brings financial benefits directly or indirectly to the Fraudster.

4.3 Anti Fraud Management (AFM) is a division responsible to support the implementation of Anti-Fraud Strategy Policy by every related unit to ensure the policy is well implemented in a comprehensive manner.

4.4 Whistleblowing media is the facility provided by the Bank for the Employees to report any allegation of fraud incidents.

V. METHODS TO ACCESS WHISTLEBLOWING SYSTEM

BTPNS provides the facility that can be easily and safely accessed by all Employees (Whistleblower) to report information or indication of fraud or non fraud.

The facility includes the following:

- **Email : jaga@mail.btpnsyariah.com**

Can be used by whistleblower to report through email.

- **Anonymous**

Can be used by whistleblower to report through link anonymous.

- **Hotline : 021 300 26 400 EXT. 86470/83553**

This channel is provided to report fraud indication by speaking directly to the FMU Team.

- **Mail : Anti Fraud Management (AFM)**

Menara BTPN, 12th Floor,

CBD Mega Kuningan

JL. Dr. Ide Anak Agung Gde Agung Kav. 5.5-5.6

Kuningan Jakarta 12950

To report indication of fraud through mail.

VI. FLOW CHART WHISTLEBLOWING ACTIVITIES

