

## **PROVISIONS OF *WHISTLEBLOWING* "JAGA"**

### **I. INTRODUCTION**

PT Bank Tabungan Pensiunan Nasional Syariah (BTPNS) has established an infrastructure for the Employees and the Officers of the Bank to report or inform any violation or fraud incidents through the available whistleblowing 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, hotline, and mail. In administering the report of fraud allegation, the confidentiality and protection guarantee for the informer are the ultimate priority. 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.

The whistleblowing media is called "JAGA".

### **II. OBJECTIVE**

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

### **III. SCOPE**

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

- Receive the report/information of fraud allegation;
- Analyse/review, register and assign number on the fraud allegation reporting ticket;
- Distribute the report of fraud allegation to the investigator team according to threshold;
- 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 Fraud Management Unit (FMU) is a unit 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 and the Officers of the Bank 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.

The facility includes the following:

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

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

- **Email : [jaga@mail.btpnsyariah.com](mailto:jaga@mail.btpnsyariah.com)**

Can be used by whistleblower to report through *email*.

- **Mail : Fraud Management Unit**

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To report indication of fraud through mail.

## VII. FLOW CHART WHISTLEBLOWING ACTIVITIES

