

## Maybank Indonesia Anti-Bribery and Corruption Policy Statement

Maybank Indonesia is committed to conduct its business dealings with integrity and in compliance to relevant local law and regulations. To achieve this commitment, Maybank Indonesia adopts a zero tolerance approach against all forms of bribery and corruption in carrying out its daily operations.

Maybank Indonesia has put in place an Anti-Bribery and Corruption (“AB&C”) framework which includes policies, procedures, pre-approval processes, risk assessments, due diligence on third parties and associated persons\*, and employee training programme.

The Maybank Indonesia Anti-Bribery & Corruption Policy (“AB&C Policy”) sets out the guiding principles to address and manage bribery and corruption risks in all its dealings within and outside Maybank Indonesia. The AB&C Policy is connected with related supporting regulations, among others the Code of Ethics and Behaviour Guidelines, Strategic Procurement, the Implementation of Anti-Fraud Strategy and other supporting regulation.

Compliance to the AB&C Policy is mandatory and Maybank Indonesia, its stakeholders are to strictly comply with the following principles:

- Giving or receiving bribes or participate in any form of bribery and corruption in its business dealings is strictly prohibited;
- The engagements of third parties and associated persons, and dealings with customers and third parties and associated persons must not be for the purpose of inducing or obtaining or retaining business, gaining an unfair advantage or influencing a government or regulatory decision for Maybank or for personal gain;
- The giving and receiving of gifts and entertainment, including donations and sponsorships, whether directly or indirectly with the intention to bribe, to retain or gain a business advantage, or for personal gain is strictly prohibited;
- Actual or potential conflict of interest which could result in actual or potential bribery and corruption risk to Maybank is prohibited; and
- Stakeholders are strictly prohibited from making facilitation payments.

Associated persons performing services for or on behalf of Maybank are also required to comply with the above principles where relevant.

*\* A person is associated with Maybank Indonesia if the person is a partner or agent of Maybank or if the person performs services for or on behalf of Maybank.*