

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.

The implementation of the Anti-Bribery and Corruption Policy and Procedures for all Maybank Indonesia employees includes the following, but not limited to:

1. Strict prohibition on employees being involved in any form of bribery and corruption, including conflicts of interest that result in personal gain, as well as business interests obtained through bribery and corruption.
2. Due diligence (thorough assessment) on Third Parties related to the Bank, including vendors, donation recipients, sponsorships, and others.
3. Giving or receiving gifts and entertainment aligning with anti-bribery and corruption principles.

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.*