

Whistleblowing System and Anti-Fraud Reporting System

A whistleblowing system policy is a key element in maintaining the integrity of the Bank to improve transparency and combat bad practices that can damage the Bank's reputation. The implementation of this whistleblowing system is a concrete manifestation of the Bank's internal control efforts. In parallel, Maybank Indonesia has gradually improved both the reporting mechanism and the dissemination of reporting media.

The Bank is committed to implementing GCG principles in its overall operations to support the transformation process consistent with the Bank's established vision and mission. Fraud practices are contrary to the principles of good corporate governance. The Bank feels the necessity to take steps to prevent frauds and other types of violations. When an employee identifies or finds an indication of violations or frauds that may cause harms or potential loss to the Bank, then the employee shall report it through the whistleblowing system.

MECHANISM OF REPORT SUBMISSION OF INFRINGEMENT

Employees who witnessed or acknowledged infringement and fraud may submit a violation report through the following media:

Report Suggestion	Media Whistleblowing
E-mail	WhistleBlowing@maybank.co.id
Whistleblowing Box	Addressed to: Gedung Sentral Senayan 3 Lantai 25, Jalan Asia Afrika No. 8, Gelora Bung Karno Senayan, Jakarta - 10270
Text/SMS	0878 99000 100
WhatsApp	0878 99000 100

PROTECTION TO THE WHISTLEBLOWER

This whistleblowing application policy applies to all employees and other parties providing services to the Bank, including consultants, vendors, contractors and other service providers. Any report submitted through the whistleblowing reporting media will be documented for follow up and the Bank will provide a guarantee of secrecy and security of the reporter (Whistleblower). If the complainant clearly identifies his/her identity, then the complainant is also guaranteed the right to obtain information on the follow-up to his/her report. This is also the Bank's commitment to protecting the complainant.

PARTIES MANAGING COMPLAINTS

In discharging their respective functions and supervisory duties, the BoC and BoD have appointed a unit that manages, administers, and evaluates every whistleblowing report to Head of National Anti Fraud, Head of Industrial Relation and Head Compliance Regulatory Affairs. The results will be followed up with examination and investigation process. All investigations on the report will be administered by the National Anti Fraud Work Unit.

CRIME COMPLIANCE & NATIONAL ANTI FRAUD UNIT ORGANIZATIONAL STRUCTURE





TOTAL REPORTS RECEIVED AND PROCESSED IN 2019

In 2019, 23 whistleblowing reports were received and have been followed-up with detailed information as follows:

Matters	Reporting Media
	Email / WA / SMS / Lainnya
Indication of Complaint (Whistle blowing)	
a. Code of Conduct	22
b. Legal & Regulatory Violations	-
c. Fraud	-
d. Others	1
Total Report (Whistle blowing)	23

SANCTION AND FOLLOW UP ON COMPLAINTS IN 2019

Throughout the year 2019, the Bank imposed sanctions on party/perpetrator proven to have committed violation as regulated in Circular Letter and SOP of Sanction and PKB which refers to the prevailing laws and regulations.

IMPLEMENTATION OF FRAUD PREVENTION IN 2019

During 2019, the Bank conducted a process of monitoring, evaluation and follow-up on reports received by implementing the antifraud strategy as outlined in reports to the Board of Directors and the Audit Committee; and anticipated risk of fraud incidents from both internal and external parties. The management has followed up and improved all identified weaknesses and strengthened the internal control system.

On the other hand, in order to control the risk of fraud, the National Anti Fraud Work Unit has taken preventive measures to foster awareness of the importance of fraud prevention by all relevant parties through Anti fraud statement & awareness, vulnerability identification and analysis, and implement Know Your Customer (KYC) and Know Your Employee (KYE). This strategy has been implemented to develop anti Fraud culture within the Bank, which will give impact on prevention of fraud, procedures and violations of the Bank's Code of Ethics.