

## Protection Of Creditor Rights

The Bank implements an honest and transparent information disclosure system and treats equalisation to all creditors without any discrimination in order to protect creditor's rights. With information disclosure, all creditors and business partners are entitled to obtain relevant information according to their needs so that each party can make objective decisions on the basis of fair, reasonable and accurate considerations.

The protection of creditor rights is contained in the agreements agreed upon by both parties. As part of the exercise of the creditor's rights, the Bank also performs its obligations as promised in a timely manner and seeks to avoid delays or omissions that may potentially result in a loss to either or both party(s).

The purpose of this policy is to ensure that creditor rights are fulfilled and their trust maintained. The bank guarantees that the rights of creditors are appropriately met as outlined in an agreement on which both parties have put their signatures. As part of meeting creditor rights, the Bank fulfills its obligations as agreed on to in a timely manner and seeks to avoid delays and negligence that could potentially cause harms to both parties.