

Conflict Of Interest Policy (Including Insider Trading)

The Bank already has a Conflict of Interest Policy where the objective is to establish the rules, identify, reduce and manage the potential conflict of interest which may arise as a result of the implementation of the activities by the Bank's business units. This policy stipulates the procedures for trading the securities of Maybank Indonesia as well as the Maybank Group and re-confirm the restriction of Insider Trading in personal transactions of securities by employees and management.

Every employee or the Management who wish to make securities transactions shall get a written approval from the Bank before he or she makes the transaction. Similarly, if the employee and/or

a member of management team has made security transaction, he or she shall give notification to the Bank after making the transaction.

With this policy in place, the use of insider information for personal interest of the employee's as well as management's (insider) may be mitigated.