

**PT. BANK RAKYAT INDONESIA (PERSERO) TBK.**

**ANTI MONEY LAUNDERING, COUNTERING FINANCING OF TERRORISM, AND COUNTERING-  
PROLIFERATION FINANCING OF WEAPON MASS DESTRUCTION (AML-CFT & CPF)  
POLICY STATEMENT**

PT Bank Rakyat Indonesia (Persero) Tbk. ("BRI") is committed to fully compliance with all applicable laws, rules and regulations regarding the prevention of money laundering and terrorist financing and proliferation financing of weapons of mass destruction. BRI has developed and implemented of AML-CFT & CPF programs, which have been approved by BRI's Board of Directors and Commissioners, consisting of policies, procedures, internal controls and systems. These programs comply with Indonesian Law on AML-CFT & CPF and regulations enacted by Bank Indonesia (Central Bank of Indonesia) and Otoritas Jasa Keuangan (Indonesia Financial Services Authority).

Under all circumstances, BRI will conduct its business in compliance with the following general principle:

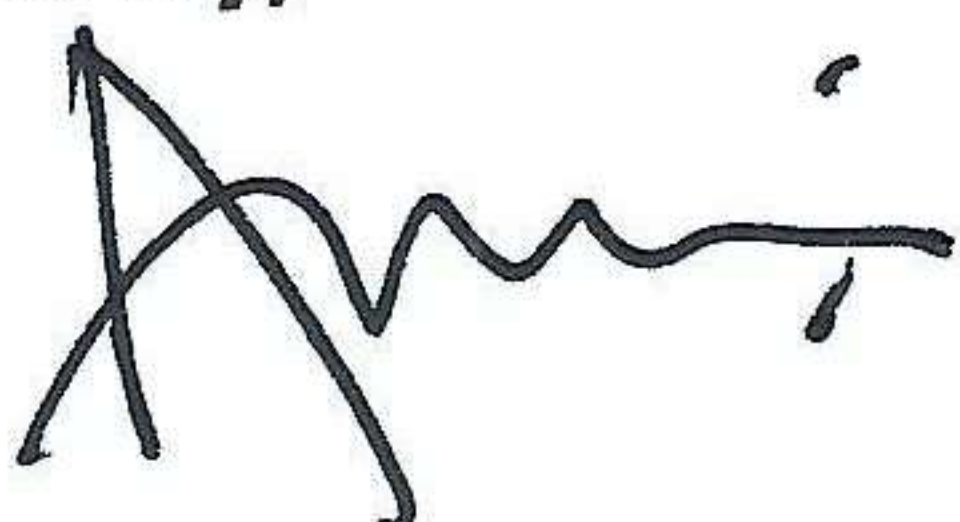
1. Reporting AML-CFT & CPF implementation to Board of Directors and Board of Commissioners.
2. The designation of AML-CFT & CPF Officer.
3. Customer Due Diligence (CDD), including Enhanced Due Diligence (EDD) for acceptance of Politically Exposed Person (PEP) and High Risk Customer.
4. Implementation of Risk Based Approach.
5. Customers' Identification and Verification.
6. Customers' Identification and Verification by Third Parties.
7. Customer screening against the applicable terrorist list.
8. Updating customer profile and supporting document.
9. Rejecting/Cancelling Transactions and/or Terminating Business Relationship including prohibition to offer and maintain accounts and services to anonymous customers/shell banks.
10. Monitoring and analysing customer transaction.
11. Suspicious Transactions, Cash Transactions and International Fund Transfer Instructions reporting to Indonesian Financial Transaction Reports and Analysis Centre (INTRAC).
12. Maintenance of customer's profile record and supporting document for minimum 5 years after the termination of business relationship.
13. Cross Border Correspondent Banking.
14. Wire Transfer Policy.
15. Screening customers and transactions against sanction lists (OFAC, UN, EU and Local List [List of Alleged Terrorist and Terrorist Organisation, Proliferation of Weapons of Mass Destruction List]).
16. AML-CFT & CPF Implementation in the Bank Offices.
17. Training staff on AML-CFT & CPF policies and procedures.
18. Anti-Tipping Off Policy.
19. Know Your Employee (KYE) Policy.

BRI's AML-CFT & CPF implementation is subjected to regular audit by Indonesia Financial Services Authority as the bank supervisor, internal auditor and INTRAC (Indonesia Financial Transaction Reports & Analysis Centre).

For more information about BRI, Central Bank of Indonesia, Indonesia Financial Services Authority, Indonesia Financial Transaction Reports and Analysis Center, please visit :

- BRI website : [www.bri.co.id](http://www.bri.co.id).
- Bank Indonesia (Central Bank of Indonesia) website: [www.bi.go.id](http://www.bi.go.id).
- Pusat Pelaporan dan Analisis Transaksi Keuangan (Indonesia Financial Transaction Reports and Analysis Center) website : [www.ppatk.go.id](http://www.ppatk.go.id).

Sincerely,



**A. Solichin Lutfiyanto**  
Compliance Director  
Date: 20 March 2024

