



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

**ANTI MONEY LAUNDERING, COUNTER-TERRORIST FINANCING AND COUNTER-PROLIFERATION  
FINANCING OF WEAPONS OF MASS DESTRUCTION (AML-CFT AND CPF)  
POLICY STATEMENT**

PT Bank Rakyat Indonesia (Persero) Tbk. ("BRI") is committed to full compliance with all applicable laws, rules and regulations regarding the prevention of money laundering, terrorist financing and proliferation financing of weapons of mass destruction. BRI has developed and implemented programs of AML-CFT and CPF, 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 Money Laundering, terrorist financing and proliferation financing of weapons of mass destruction, Bank Indonesia (Central Bank of Indonesia) and Otoritas Jasa Keuangan (Indonesia Financial Services Authority) Regulations.

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

1. Board of Directors and Board of Commissioners supervision on AML-CFT and CPF.
2. The designation of Money Laundering Prevention Officer.
3. Update of written AML-CFT and CPF policies and procedures.
4. Customer Due Diligence (CDD), including Enhanced Due Diligence (EDD) for High Risk Customer.
5. Implementation of the AML-CFT and CPF Program on Risk Based Approach.
6. Customer's Identification and Verification, including regular updating of their profile and supporting document.
7. Rejecting/Cancelling Transactions and/or Terminating Business Relationship including prohibition to offer and maintain accounts and services to anonymous customers/shell banks.
8. Monitoring and analysing customer transaction.
9. Suspicious Transactions, Cash Transactions, International Fund Transfer Instructions reporting and other required reporting to Indonesian Financial Transaction Reports and Analysis Centre (INTRAC).
10. Retaining of customer profile record and supporting document for a period as required.
11. Cross Border Correspondent Banking and Wire Transfer.
12. Screening customers and transactions against international and local sanction list.
13. Regular Training of staff on AML-CFT and CPF policies and procedures.
14. Anti-Tipping Off and Know Your Employee (KYE) procedures.
15. Monitoring compliance with the BRI's AML & CFT policies through a combination of internal audit, external audit and regulatory reviews.

Central Bank of Indonesia and Indonesia Financial Services Authority monitor and supervise BRI's AML-CFT and CPF Policy, Procedures and Implementation.

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)
- Otoritas Jasa Keuangan (Indonesia Financial Services Authority) website: [www.ojk.go.id](http://www.ojk.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: 6 March 2025**

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