



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

**ANTI MONEY LAUNDERING AND COUNTERING FINANCING OF TERRORISM (AML & CFT)  
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 and terrorist financing. BRI has developed and implemented a program of AML & CFT, which has 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 and Countering Financing of Terrorism, 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. Ensuring compliance with applicable AML & CFT laws and regulations in each jurisdiction that is in accordance with the recommendations of the Financial Action Task Force on Money Laundering and Terrorist Financing, the Wolfsberg Principles and Foreign Account Tax Compliance Act, where applicable.
2. Maintaining written AML & CFT policies and procedures and applied to all business Units.
3. Reporting all identified suspicious activities to Pusat Pelaporan dan Analisis Transaksi Keuangan (Indonesia Financial Transaction Reports and Analysis Center) to the extent that it can do so under all applicable foreign and domestic laws.
4. Prohibiting to offer services of opening anonymous accounts.
5. Prohibiting to conduct business with "shell banks".
6. Retaining all customer related documents for a period as specified per the local laws of each jurisdiction.
7. Providing regular training of AML & CFT policies and new AML & CFT laws and regulations to employees. Our training will occur at least for an annual basis.
8. Conducting enhanced due diligence for high risk customers.
9. Monitoring compliance with the Bank's AML & CFT policies through a combination of internal audit, external audit and regulatory reviews of compliance with relevant AML & CFT legislation and/or regulations.
10. Maintaining and establishing correspondent banking relationships with a number of banks. In particular reference, BRI has obtained the USA Patriot Act Certification.
11. Bank Indonesia (Central Bank of Indonesia) and Otoritas Jasa Keuangan (Indonesia Financial Services Authority) are monitoring and supervising the functions of AML & CFT policies and procedures of all the banks in Indonesia.

For more information about BRI, Bank Indonesia (Central Bank of Indonesia), Otoritas Jasa Keuangan (Indonesia Financial Services Authority) and Pusat Pelaporan dan Analisis Transaksi Keuangan (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: 27 August 2021