



Policy on Implementation of Anti Money Laundering (AML) and Combating the Financing of Terrorism Program (CFT)

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General Policy

1. Bank Danamon carries out a business in conformity with a high ethical standard. The management of Bank Danamon is fully committed to observe the Laws on the Criminal Act of Money Laundering and all related laws and regulations,
2. Bank Danamon requires all employees to take the necessary action to prevent Bank Danamon from the risk of being exploited in money laundering. Financing of terrorism as well as other criminal acts.
3. In carrying out its business activities, Bank Danamon is guided by the following principles:
 - a. Bank Danamon is committed to complying with all laws and regulations pertaining to the Anti Money Laundering and Combating the Financing of Terrorism (AML and CFT) Program, including compliancy with the obligations related to the detection, investigation and prevention of Financial Crime.
 - b. Bank Danamon shall be obliged to take the necessary actions in accordance with the existing laws and regulations if the Bank were to know or guess that the funds being managed come from or were intended to support criminal acts and terrorist activities. The action may cover rejection of account openings, rejection of transactions, and termination of business relationships with a Customer and/or report submission to the Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).
 - c. Bank Danamon refuses to provide facilities and/or to assist a Customer intending to evade the process of upholding the law by hiding information, and/or preparing a wrong, misleading or incomplete information instead.
 - d. Bank Danamon gives full assistance and support to law enforcers and other authorities/agencies in fighting money laundering and the financing of terrorism.
 - e. Bank Danamon is committed to reporting all transactions in accordance with prevailing rules and regulations.
 - f. Bank Danamon reserves the right to suspend or discontinue the transaction if it is deemed inconsistent with prevailing rules and regulations.
4. This policy holds for all Bank's Activities, Products, Branch and Regional Offices as well as Working Units and Business Units, including Bank Danamon subsidiaries, activities of the Custodial Bank and Bank Danamon as Dealer, as long as not in contradiction with other laws and regulations that are

specific in nature, including but not limited to the regulations of Bank Indonesia, regulations of the Minister of Finance, regulations of BAPEPAM and/or regulations of capital market.

5. All the products, services and system that have relations with the Anti-Money Laundering and Combating The Financing of Terrorism (AML and CFT) Program which will be developed in the future by Bank Danamon, must first be reviewed by Financial Crime Compliance Division (FCC) before being applied. FCC conducts analysis and risk assessment/measurement to products, services and systems as preventive actions and to minimize the risk of money laundering or the funding of terrorism and prevent the violation of rule-related to banking products, services and systems.
6. All Bank Danamon employees must understand their tasks and duties in accordance with the laws and regulations pertaining to the Anti Money Laundering and Combating the Financing of Terrorism (AML and CFT) Program as well as report any violation that occurs in accordance with the established procedure.
7. The Management of Bank Danamon realizes that from time to time changes and developments would occur in Bank products, activities and services as well as changes in the existing regulations. As the consequence, the present existing policy might not conform to the changes and developments. If it is considered necessary, the Management will change the Policy to keep it relevant to the occurring external and internal changes.