



Anti Bribery and Corruption Policy

Ver 2. Desember 2020

PT Bank Danamon Indonesia Tbk. ("Bank Danamon") as part of the MUFG financial group is committed to conducting business in a transparent and responsible manner based on ethical business practices and compliance with the law wherever Bank Danamon conducts its business activities. Bank Danamon has a principle of zero tolerance for bribery and corruption.

Bank Danamon's Anti-Bribery and Corruption Policy prohibits Management and Employees from offering, giving, soliciting, or receiving, directly or indirectly, anything of value to or from anyone in exchange for an improper business benefit or advantage. The policy also prohibits facilitation payments and falsifying books, records, and accounts related to the Bank's business activities

Bank Danamon has established an Anti-Bribery and Corruption compliance program including the following control processes:

- Periodic assessment of bribery and corruption risks and controls;
- Due diligence and oversight of third-party service providers who act on the Bank Danamon's behalf (i.e. intermediaries);
- Review of gifts and hospitality, offers of employment or work experience, donation, sponsorship and honorarium; and
- Evaluation and management of risk associated with business transactions.