

Whistleblowing System (WBS) PT

Bank Syariah Indonesia Tbk.

Ref: Corporate Governance Policy & PTO WBS PT Bank Syariah Indonesia Tbk

2023

BSI is committed to creating a healthy and integrative business environment, aiming to be a trusted Sharia Bank in providing quality services. To uphold this commitment, BSI has a Whistleblowing System (WBS) reporting mechanism. WBS provides an opportunity for you to report allegations of fraud or legal violations, breaches of the code of ethics, or conflicts of interest committed by internal parties of BSI.

As a form of protection for the whistleblower, BSI Bank is committed to ensuring the confidentiality of the whistleblower's personal information and the content of the report submitted.

The report of alleged violations by the whistleblower will be more easily followed up if it meets the following criteria:

1. The whistleblower must provide initial information, which includes:
 - a. **What:** The suspected act of violation.
 - b. **Who:** The individuals involved in the act.
 - c. **Where:** The location where the act took place.
 - d. **When:** The time when the act occurred.
 - e. **Why:** The motive behind the violation and the causes of the violation.



- f. **How:** How the act was carried out (modus operandi, methods, etc.).
2. To expedite the follow-up process, the whistleblower should provide initial evidence of the alleged deviation, including:
 - a. Written evidence, such as financing documents, letters, notarial deeds.
 - b. Written statements from witnesses.
 - c. Written statements from the perpetrators.
 - d. Evidence of clues, such as electronic documents and/or printouts, CCTV footage, voice recordings, SMS, etc. Evidence provided by the whistleblower must not be obtained by violating applicable laws and regulations.
 3. To facilitate communication, the whistleblower should provide personal identity information, including:
 - a. Whistleblower's name (anonymous reports are allowed).
 - b. Contact phone number or email address.

Scope of Violations

The scope of violations that can be reported through the Whistleblowing System includes:

1. **Fraud**

Fraud refers to dishonest acts or deceitful conduct, including but not limited to fraud, extortion, forgery, concealment, or destruction of documents/reports, or the use of fake documents, which are performed by individuals or groups that could cause or have caused potential or actual harm to the Bank.



2. **Asset Misappropriation**

Asset misappropriation is a form of fraud deliberately conducted by Bank personnel to gain ownership of Bank property, whether in whole or in part, and such acts violate the internal regulations in force.

3. **Information Leakage**

Information leakage involves intentional acts by Bank personnel to disclose, forward, or spread confidential data, transactions, and other information that must be kept secret by the Bank, laws, or regulatory authorities, which could harm the Bank both financially and non-financially.

4. **Banking Crimes**

Banking crimes are illegal acts prohibited by banking laws committed by Bank personnel.

5. **Violation of Company Regulations**

Actions or behaviors that violate company regulations and are subject to sanctions according to applicable company rules.

6. **Conflict of Interest**

A condition where Bank personnel (including Directors and Commissioners) have personal interests outside of their official duties, which may affect their



objectivity in making decisions and policies according to the authority given to them by the Bank.

7. Bribery and/or Gratification

Accepting something from others related to their position/authority that conflicts with their responsibilities or duties.

8. Unethical Behavior

Actions or conduct by Bank personnel that cannot be justified ethically.

9. Violation of Sharia Compliance

Acts that do not meet the criteria for Sharia compliance and do not bring benefit in all aspects, resulting in harm.

10. Other Actions Equivalent to Violations

Any other actions that can be equated with forms of violations.



Reports can be submitted to:

Email : wbs@bankbsi.co.id

Mail : The Tower Building (WBS), 27th Floor, Jalan Gatot Subroto
No.27, South Jakarta 12930

Phone/WA/SMS : 08117-851-851



PERNYATAAN PENERJEMAH TERSUMPAAH

Saya, **DICKY PRIYANA, S.Hum**, Penerjemah Tersumpah di Republik Indonesia berdasarkan peraturan perundang-undangan yang berlaku di Republik Indonesia, dengan ini menerangkan dan menyatakan, sesuai dengan sumpah jabatan saya, bahwa dokumen ini merupakan terjemahan yang benar, setia dan lengkap dari dokumen sumber yang diberikan kepada saya.

*I, **DICKY PRIYANA, S.Hum**, a Sworn Translator in the Republic of Indonesia by virtue of the applicable laws and regulations in the Republic of Indonesia, hereby state and declare, under my oath of office, that the foregoing document is a true, faithful and correct translation of the source document presented to me.*

Jakarta, 5 Juli 2024



DICKY PRIYANA

Penerjemah Tersumpah [Bahasa Indonesia ke Bahasa Inggris]

Surat Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia
No. AHU-39 AH.03.07.2024 Tanggal 3 Juni 2024

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