

Code of Conduct

Legal Basis

In realizing a discipline and responsible BRI personnel with high integrity and professionalism in running the bank business, BRI has a code of conduct that applies to all workers as stated in the Joint Decree of the BOC and BOD Joint Decree No 06-KOM/BRI/12/2013 and Nokep: S.65-DIR / DKP / 12/2013 on BRI Code of Conduct. The BRI's code of ethic is an important part of BRI's GCG framework and provides ethical guideline for BRI people in carrying out their duties, authorities, obligations and responsibilities.

Code of Conduct Commitment

The BRI Code of Conduct applies to all BRI personnel throughout all levels of the organization. Application of continuous BRI's code of ethics in the form of attitudes, actions, commitments and provisions that support the creation of a corporate culture.

Code of Conduct Keypoints

BRI's code of conduct has 9 (nine) elements, namely:

1. Compliance with Law and Bank Policies
The Bank's commitment to comply with applicable laws and regulations in order to strengthen the Bank's compliance culture.
2. Relationships with Stakeholder
 - a. Ethic to Customers
The Bank's commitment to providing excellent service to customers by prioritizing the principle of prudence.

- b. Ethic to Working Partners
The Bank Commitment's with Business Partners is based on legitimate and fair business practice and uphold professionalism by always prioritizing the interests of the company.
 - c. Ethic to Competitor
The Bank's commitment to promote healthy competition in carrying out its business, by increasing competitor banks as a driver of increased performance.
 - d. Ethic for Regulator
The Bank's commitment fulfills the obligations and conditions set by the banking regulator and other authorized authorities.
 - e. Ethic to Shareholders
The Bank's commitment in an effort to provide positive and optimal contributions to shareholders.
3. Relation with Community and the Environment
The Bank's commitment to uphold the values of the local community and providing benefits and supporting environmental preservation where the Bank runs its operations.
4. Company Relations with Bank Employees.
 - a. The Bank's commitment in providing equal opportunities to all workers to participate in achieving the Bank's vision and mission.
 - b. The Bank's commitment in creating a conducive work environment to increase the productivity and ethics of fellow workers.
5. Bank Information Confidentiality
The Bank's commitment to protect all customer and internal Bank information from outside / unauthorized parties.
6. Bank Report Integrity and Accuracy
The commitment of BRI personnel to submit Bank reports promptly, accurately and accountable to management, shareholders and other interested parties.
7. Conflict of Interest
The commitment of BRI personnel to implement a policy of handling conflicts of interest and does not place in conditions / situations where conflicts of interest arise between themselves and the Bank, Customers, and Third Parties which can harm the company.
8. Political Contributions and Activities
The commitment of BRI personnel not to contribute to political activities or other similar businesses.
9. Prohibition of Receiving Gifts
BRI personnel are not permitted to ask for and receive any gifts or rewards that are not in accordance with the applicable laws and regulations.

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Statement that the Code of Conduct Applies to All Organizational Levels

1. Board of Directors, Board of Commissioners and all BRI Personnels are required to know, understand, and implement the BRI's Code of Conduct.
2. All Bank's personnels must submit in writing the Statement of Compliance with BRI's Code of Conduct. The signed BRI's Statement of Compliance with Code of Conduct is a condition in continuing the working relationship with the Bank.

Code of Conduct Socialization

BRI has carried out socialization of the code of conduct policy for BRI employees in 2018 through education program, workshop activities, On House Training, Guidance and Monitoring onsite to BRI work units, learning or e-learning through BRI's internal portal, and the Implementation of Performance Improvement Forums (FPK) in all BRI work units.

Enforcement Effort of the Bank's Code of Conduct

In the effort to uphold the Bank's code of conduct, the BOC, BOD, and All BRI Employees are committed to managing the Bank's business by applying ethics in the banking system. The commitment is realized in:

1. Code of Conduct applies to all BRI Employees throughout all level of organization. Continuous and sustainable implementation of the Code of Conduct in the form of attitudes, actions, commitments, and provisions that support the creation of the Bank's culture.
2. All BRI Personnel are required to submit in writing their compliance to the BRI's Code of Conduct
3. Any violation of the Code of Conduct will be imposed to sanctions in accordance with the Bank's prevailing regulations.
4. Socialization of the Code of Conduct to BRI Employees.

Total Violations of Code of Conduct In 2018

During 2018 there were violations of the Code which carried by 212 permanent workers. Violation of Code BRI has given sanction in accordance with the applicable provisions of the company.