

PT Bank Permata Tbk's Anti-Money Laundering Statement



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PT Bank Permata Tbk ("PermataBank") is committed to comply fully with the applicable Indonesian Anti-Money Laundering Laws and Regulations, and take required action to prevent, detect and report to appropriate authorities, within the confines of applicable laws, known and suspected money laundering, terrorist financing, other criminal activity and suspicious transactions.

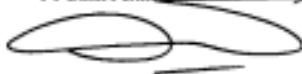
As an organization committed to the prevention of money laundering, PermataBank maintains a compliance program that provides for:

- a) Procedures to implement effective customer identification program to ensure that appropriate due diligence is performed, and when necessary, enhanced due diligence, including obtaining and maintaining appropriate documentation, is conducted at account opening and updated, as necessary, through the course of the customer life cycle;
- b) Screening of customer against the applicable regulatory terrorist list;
- c) The designation of a Country Money Laundering Prevention Officer, responsible for coordinating and monitoring day to day compliance with applicable laws, rules and regulations relating to Anti-Money Laundering;
- d) Monitoring transactions including taking appropriate action in accordance with the applicable laws to file a report to governmental authorities (INTRAC) once suspicious activity is detected;
- e) Anti Tipping-Off Provision;
- f) Record Retention Provision;
- g) Promoting awareness on money laundering prevention and training appropriate personnel with regard to anti-money laundering, the recognition of suspicious transactions, and terrorist financing laws and regulations;
- h) Reporting Anti-Money Laundering implementation periodically to Board of Directors and Commissioners;
- i) Prohibiting relationship with Shell Banks (defined as banks that do not maintain a physical presence in any country, and are further not affiliated with any bank that has a physical presence in any country);
- j) Prohibiting opening of anonymous accounts or accounts in fictitious names;
- k) Implementing Know Your Employee (KYE) program.

PermataBank does not allow direct use of the correspondent account by third parties to transact business on their behalf (payable-through accounts).

PermataBank is a publicly listed company in the Indonesia Stock Exchange and is regulated by Bank Indonesia and the Indonesia Financial Services Authority. As responsible financial institution, PermataBank recognizes its obligation to cooperate with the regulators and other law enforcement agencies as appropriate.

PT Bank Permata Tbk



Edien Tjahjani
Legal & Compliance Director

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