



Jakarta,

To:

Mr./ Ms.

Business Partner of PT Bank CIMB Niaga Tbk

Warm Greetings,

It is the commitment of PT Bank CIMB Niaga Tbk ("**CIMB Niaga**") to always uphold the enforcement of Good Corporate Governance principles.

With all due respect, as stated in CIMB Niaga Vendor Code of Conduct we herewith remind you, including but not limited to Customers, Vendors, Suppliers, Consultants, Legal Advisors, Notaries and PPAT who are CIMB Niaga's Business Partners ("**CIMB Niaga Business Partners**"), to avoid in giving any gifts (both due to Eid Al-Fitr, other religious days, and New Year), any form of bribe to Commissioners, member of Board of Sharia Supervisory, Directors and employee of CIMB Niaga. Granting or receiving a gift or bribe will be considered as a serious violation and it must be reported to CIMB Niaga. Copy of CIMB Niaga Vendor Code of Conduct is available and can be downloaded from CIMB Niaga website at [<https://investor.cimbniaga.co.id/misc/governance-policy/Kode-Etik-Rekanan.pdf>].

In order to support the enforcement of the Good Corporate Governance principles, management of professional, clean and transparent work in CIMB Niaga, should you know or suspect any fraud, including fraud in financial statements, theft, corruption, bribery, violation of ethics, policies, conflicts of interest and any other forms of violations involving the Commissioners, member of Sharia Supervisory Board, Directors or employees of CIMB Niaga, then you may submit anonymous report on the allegations above (whistleblowing report).

CIMB Niaga has provided 6 whistleblowing channels collaboration with **PT Deloitte Advis Indonesia** (as listed below) that can be accessed by you. The independent third party involvement in our whistleblowing services shall provide convenience on confidentiality, independency and impartiality.

We look forward to your support. Thank you.

Best Regards,

PT Bank CIMB Niaga Tbk

CIMB Niaga's Whistleblowing System:

1. Website : <https://idn.deloitte-halo.com/ayolapor/>
2. Email : ayolapor@tipoffs.info
3. Telephone : 14031
4. SMS & WA : +62 822 11356363
5. Fax : +62 21 2856 5231
6. Letter : Ayo Lapor PO BOX 3331 JKP 10033

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