



BNI Anti-Money Laundering & Countering Financing of Terrorism (AML & CFT) Policy Statement

PT Bank Negara Indonesia (Persero) Tbk. ("BNI") gives special attention on Anti-Money Laundering and Countering Financing of Terrorism. BNI has set a comprehensive AML & CFT policy and procedures, which has been approved by BNI's Board of Directors and implemented. These policy and procedures comply with Indonesian Law on Money Laundering (Number 15 Year 2002 concerning the Crime of Money Laundering as amended by Law Number 25 Year 2003) and Bank Indonesia (Indonesia Central Bank) Regulations and circular letters.

This policy statement is a brief description of general principles to which BNI will adhere to, as follows:

1. Comply with applicable anti-money laundering and countering the financing of terrorism laws and regulations as established by Indonesian Central Bank and respective Central Banks in each jurisdiction that is in accordance with the recommendation of the Financial Action Task Force on Money Laundering and Terrorist Financing.
2. Maintain a written AML and CFT policy and procedures, and apply it to all business units.
3. Obtain all account opening documentation requirements as per laws.
4. Obtain necessary documents while conducting transaction for Non-Account Holders.
5. Enhanced due diligence for high-risk customers.
6. BNI does not conduct business with Shell Bank. In addition to this, BNI does not offer services of opening anonymous accounts.
7. BNI is maintaining correspondent banking relationship with a number of banks and in that particular reference, BNI has obtained the USA Patriot Act Certification.
8. Retaining all the customer related documents for a period specified as per local laws in each jurisdiction.
9. Report all identified suspicious activities to the extent that it can do so under all applicable foreign and domestic laws.
10. Cooperate fully with law enforcement and regulatory agencies to the extent that it can do so under all applicable foreign and domestic laws.
11. Train staff on AML & CFT policies and new AML & CFT laws and regulations.
12. Maintain a system of internal controls to ensure ongoing AML & CFT compliance by a designated person(s) and take appropriate action, once suspicious activity is detected, a proper and thorough process for filling Suspicious Transaction Report is followed as per the requirements of Central Bank and applicable laws.
13. Compliance with BNI's AML & CFT policies monitored through a combination of internal audit, external audit and regulatory reviews of compliance with relevant anti-money laundering legislation and/or regulations.
14. The Indonesia Central Bank is monitoring and supervising the functions of AML policies and procedures of all the banks in Indonesia.
15. For more information on BNI and Indonesia Central Bank, please visit:
 - BNI website: www.bni.co.id
 - Indonesia Central Bank website: www.bi.go.id
16. For further AML & CFT inquiry please contact the following:
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