

The Company Regulation of Bank Bumi Arta also has regulations providing "Code of Conduct" containing among others :

- 1. To comply with and obey the existing laws and regulations;
- 2. Making false recording on any transactions relating to the bank activities is prohibited;
- 3. Unhealthy competition is prohibited;
- 4. Abusing authority for personal interest is prohibited;
- 5. To keep the confidentiality of the customer and the bank;
- 6. To figure out the detrimental impact of any policy determined by the bank on the economic, social and environmental condition;
- Receiving prize / gift or compensation to enrich oneself, the family or other party is prohibited;
- 8. Committing disgraceful action detrimental to professional image is prohibited.

Violation of the Company Regulation and Code of Conduct will be subject to sanction in accordance with the applicable Company Regulation that is in the form of Warning Letters 1, 2, 3 up to the Termination of Employment.