



## Bank Danus Anti-Money Laundering & Countering Financing of Terrorism (AML & CFT) Policy Statement

Bank Danus is committed to implement Anti-Money Laundering, Counter-Terrorist Financing and Counter-Proliferation Financing of Weapons of Mass Destruction (AML-CFT and CPF) in accordance with Indonesia Law on Money Laundering and Countering Financing of Terrorism, Bank Indonesia (Central Bank of Indonesia) and Otoritas Jasa Keuangan (Indonesia Financial Services Authority) Regulations.

Bank Danus AML-CFT and CPF policies and procedures have been approved by Board of Commissioners and Board of Directors. These policies and procedures apply to all Bank Danus branch offices. The AML-CFT and CPF policies and procedures cover:

1. Periodic reporting of the AML-CFT and CPF implementation to the Board of Director and Board of Commissioner.
2. The designation of Money Laundering Risk Officer.
3. Customer Due Diligence (CDD) regarding customers' identification, verification, and monitoring.
4. Enhanced Due Diligence (EDD) for acceptance of Politically Exposed Person (PEP) and High-Risk Customer.
5. Identification and assessment of the risk of AML-CFT and CPF implementation in Bank Danus using a risk-based approach by considering the factors related to customers, countries or geographical areas, products and services, and distribution networks.
6. Updating customers' profile and supporting document
7. Screening the customers' data and transactions against watch lists which are issued by the competent authority, such as the List of Suspected Terrorists and Terrorist Organizations (DTTOT), and the List of Funding of Proliferation of Weapons of Mass Destruction (DPPSM) and when there are any changes in those watch lists.
8. Monitoring and analyzing customers' transactions, and updating parameters that can detect suspicious transactions.
9. Reporting Suspicious Transactions Report (STR), Cash Transactions Report (CTR), International Funds Transfer Instruction and new customer data via Integrated Service User Information System (SiPESAT) via goAML application to the Indonesian Financial Transaction Reports.
10. Conducting compliance tests of the AML-CFT and CPF implementation at branch offices in collaboration with branch internal supervisors and related working units in Head Office in collaboration with head office internal supervisors.
11. Training and socialization for employees on AML-CFT and CPF policies and procedures continuously through with slide powerpoint 7 minutes with SKK.Anti-Tipping Off.
12. Anti-Tipping Off.
13. Know Your Employee (KYE).

For more information about Bank Danus, Bank Indonesia (Central Bank of Indonesia), Otoritas Jasa Keuangan (Indonesia Financial Services Authority) and Pusat Pelaporan dan Analisis Transaksi Keuangan (Indonesia Financial Transaction Reports and Analysis Center), please visit :

- Bank Danus website : [www.bprdn.com](http://www.bprdn.com)
- Bank Indonesia (Central Bank of Indonesia) website : [www.bi.go.id](http://www.bi.go.id)
- Otoritas Jasa Keuangan (Indonesia Financial Services Authority) website : [www.ojk.go.id](http://www.ojk.go.id)
- Pusat Pelaporan dan Analisis Transaksi Keuangan (Indonesia Financial Transaction Reports and Analysis Center) website : [www.ppatk.go.id](http://www.ppatk.go.id)