



INSPIRATION FOR SUSTAINABILITY CULTURE

For BCA, sustainability involves using all its potential through innovations to secure the present and the future for all generations. This responsibility forms the basis for the Bank's internal and external operational activities that pays due regard to natural preservation. Internally, all BCA personnel must work together to follow the corporate values, the culture of caring for the environment, and the achievement of efficiency targets. Externally, responsible financing must also form the basis of any process in extending credit to borrowers. It is hoped that this culture of sustainability is reflected in every behavior by BCA's agents of change, both towards their fellow BCA employees and the customers.

BCA created a Sustainability Awareness Month program as a campaign for the internal implementation of sustainability. The aim of this campaign is to increase awareness and educate its employees, as well as encourage and inspire sustainability. This campaign is run in a fun and entertaining way, and is supported by management and involves around 24,500 BCA employees. The campaign has 3 phases, namely Awareness (Informing and educating the BCA's employees about Sustainability, BCA's role & plan to achieve sustainability), Engagement (involving employees to discuss deeper topics through talk shows and activities), Retention (reminding employees about how to live sustainably and other support programs, and listen to feedback on new ideas and progress).

Fair Operations

In addition to providing equal opportunities for all segments of society to become customers, either as debtors or creditors, BCA also conducts fair operations for all employees. The fair treatment policy for all employees is contained in the Collective Labor Regulation (CLA) Chapter 4, article 5, article 29 paragraph 5, article 71 and article 72 that pertains to equality and fairness in performance appraisal, promotion and education policies, and freedom of association. For the promotion process, activities are carried out in a transparent, objective and fair manner, regardless of ethnicity, religion, race, class, and gender. BCA ensures that every employee has the same opportunities and chances for career development.

Fairness is also manifested by BCA through its policy of providing periodic wage/salary increases every year, the amount of which is based on a work performance assessment, the prevailing wage/salary scales, and the Company's ability. Likewise, equal opportunities are provided to its business partners, either as suppliers or vendors.

BCA also has consumer protection policies, which cover transparency, fair treatment, reliability, confidentiality and security of consumer data/information, as well as complaint handling and resolving consumer disputes in a simple, fast, and affordable manner.

Fair operations also covers anti-corruption enforcement in the workplace. Anti-corruption enforcement involves handling AML/PTF fairly based on legal channels, and reporting any findings to the PPATK. As well as internal performance, fair operations is also applied when working with business partners, whereby each business partner is obliged to sign a compliance letter containing statements to run their businesses fairly, to respect human rights, and to comply with regulations related to social aspects.