


**PT Bank Central Asia's Anti-Money Laundering, Counter-Terrorist Financing, and  
Counter-Proliferation Financing of Weapons of Mass Destruction  
(AML-CFT and CPF) Policy Statement**

It is very crucial for financial institutions around the world to establish and maintain a strong and consistent Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction policies and principles in the daily activities. The rise of terrorist activities and other illegal actions related to money laundering practices today has become a serious threat and need to be anticipated and eliminated. Criminals will strongly explore any possible way to conceal the truth source of their funds. Financial institutions as the main intermediaries of financial system need to have a strong commitment in implementing Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction policies and principles to prevent these actions.

PT Bank Central Asia Tbk ("BCA") is a regulated bank under supervisory of Indonesia Financial Services Authority. BCA has policies, procedures and internal controls in implementing AML-CFT and CPF programme which fully comply with applicable Law of the Republic of Indonesia concerning the Prevention and Eradication of the Criminal Act of Money Laundering, Prevention and Eradication of Terrorism Financing Act, and the Prevention and Eradiction of Proliferation of Weapons of Mass Destruction Financing Act issued by regulator and in accordance to the Recommendations of the Financial Action Task Force (FATF) Recommendations on International Standards on Combating Money Laundering and the Financing of Terrorism & Proliferation of Weapons of Mass Destruction.



BCA's 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 branches. The AML-CFT and CPF policies and procedures cover:

- Reporting AML-CFT and CPF implementation to Board of Directors and Board of Commissioners
- The designation of Money Laundering Prevention Officer
- Customer Due Diligence (CDD), including Enhanced Due Diligence (EDD) for acceptance of Politically Exposed Person (PEP) and High Risk Customer
- Risk Based Approach
- Customers' Identification and Verification
- Customers' Identification and Verification by Third Parties
- Customer screening against the applicable regulatory terrorist lists
- Updating customer profile and supporting document 

- Rejecting/Cancelling Transactions and/or Terminating Business Relationship including prohibition to offer and maintain accounts and services to anonymous customers/shell banks
- Monitoring and analysing customer transaction
- Suspicious Transactions, Cash Transactions and International Funds Transfer Instructions reporting to Indonesian Financial Transaction Reports and Analysis Centre (INTRAC)
- Maintenance of customer profile record and supporting document for minimum 5 years after the termination of business relationship
- Cross Border Correspondent Banking
- Wire Transfer
- Screening customers and transactions against sanction list (OFAC, UN, EU, 311 Special Measures and Local List [List of Alleged Terrorist and Terrorist Organisation, Proliferation of Weapons of Mass Destruction List])
- AML-CFT and CPF Implementation in the Bank Offices
- Training for staff on AML-CFT and CPF policies and procedures
- Anti-Tipping Off
- Know Your Employee (KYE)

BCA's AML-CFT and CPF implementation is subjected to regular audit by Indonesia Financial Services Authority as the bank supervisor, internal auditor, and INTRAC (Indonesian Financial Transaction Reports & Analysis Centre).

PT Bank Central Asia Tbk 

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