

## Chapter 3. Policy

### 3. 1 Public policy

- a. The Bank applies the principle of the Single-Window Policy which is in charge of managing and taking the role of building communication between the Bank and the Shareholders and/or Investors through the Corporate Secretary Division work unit.
- b. All information regarding the Bank to shareholders and/or investors is conveyed through the Corporate Secretary Division and if deemed necessary, all information submitted will be discussed at a meeting attended by the Board of Directors and related parties.
- c. In accordance with the implementation of good corporate governance, information submitted to shareholders and/or investors is disclosed in a transparent, fair manner with the principle of equality of information and protection of the interests of shareholders. Communication with shareholders and/or investors is carried out in accordance with applicable laws and regulations.
- d. In this Policy what is meant by:
  - 1) **Bank is PT Bank JTrust Indonesia Tbk.**
  - 2) **The Stock Exchange is the Indonesia Stock Exchange.**
  - 3) **The Board of Commissioners is an organ of the Bank that is tasked with conducting general and/or specific supervision in accordance with the Bank's articles of association and providing advice to the Board of Directors.**
  - 4) **The Board of Directors is a Bank organ that is authorized and fully responsible for the management for the benefit of the Bank in accordance with the Bank's articles of association.**
  - 5) **The Corporate Secretary Division is a division-level work unit whose scope of duties is to act as a liaison (contact person) between the Bank and the Stock Exchange and the public.**
  - 6) **Employees are Prospective Employees and Permanent Employees of the Bank who are appointed based on the Decree of the Board of Directors.**
  - 7) **The Single-Window Policy is the delivery of data and/or information by the Bank to shareholders or investors through one door through the Corporate Secretary division.**

- 8) **Public Expose is an exposure to the public to explain the performance of the Bank with the aim that information about the performance of the Bank is spread evenly.**
- 9) **Stakeholders (Investors/Stakeholders) are Shareholders, Investors, Board of Commissioners, Directors, Employees and Customers of the Bank.**
- 10) **Public Company is a public company or company that conducts a public offering of shares, in accordance with the provisions of the laws and regulations concerning the capital market.**
- 11) **The General Meeting of Shareholders (GMS) which can be in the form of an Annual General Meeting of Shareholders or an Extraordinary General Meeting of Shareholders is an organ of the Bank that has authority not given to the Board of Directors or the Board of Commissioners as regulated in the Law on Limited Liability Companies and/or the articles of association Bank and applicable laws and regulations.**
- 12) **Shares are Bank shares.**

### **3. 2 Special policy**

#### **a. Communication Strategy**

- 1) The Bank realizes the importance of information disclosure and in order to support the achievement of its goals, vision and mission, the Bank (among others) must gain the trust of Shareholders or investors by communicating honestly and consistently fulfilling the commitments conveyed.
- 2) In accordance with the principle of transparency and compliance with the prevailing laws and regulations on the Stock Exchange and the capital market regarding information disclosure, the Bank always delivers the latest information regarding the Bank's business performance and other information required by the regulator, so as to assist Shareholders or investors. in making investment decisions in Bank shares.
- 3) Submission and disclosure of information can be done in various ways, namely directly submitted to shareholders or investors through reports to the capital market and stock exchange authorities, through the media, through the Bank's website, publications through the media, and others.

b. Communication Execution Time

- 1) Communication with Shareholders and/or Investors is carried out continuously and continuously.
- 2) Communication through information disclosure is carried out through:
  - (a) Periodic Disclosure  
Reports and activities for a certain period, such as monthly, quarterly, semiannually or annually.
  - (b) Special Disclosure  
Disclosure of information is carried out at any time as needed.

c. Programs and Communication Media

Communication with shareholders and/or investors is carried out through:

1) General Meeting of Shareholders (GMS)

- (a) The GMS is a communication medium where the Board of Directors submits an annual report which includes operational reports and financial reports of the Bank as well as reports on the supervisory function of the Board of Commissioners that have been carried out during the financial year. The GMS is also a means of involvement in decision-making on predetermined agendas and a forum for asking questions or opinions for shareholders.
- (b) In accordance with the applicable provisions regarding the procedures for the implementation of the GMS, the Company is required to deliver the Announcement and Invitation to the GMS with clear and concise and timely information. To facilitate the participation of shareholders in the GMS, adequate arrangements must be prepared.
- (c) The rules of the GMS are informed to the shareholders at the time of holding the GMS so that it can run in an orderly and smooth manner.

2) Public Expose

- (a) *Public expose is a general exposure to the public to explain the Bank's performance with the aim that information about the Company's performance is spread evenly. In accordance with the Indonesian Stock Exchange Regulation No. IE regarding the Obligation to Submit Information ("Regulation No. I-E"), each Listed Company is required to conduct an annual public expose at least 1 (one) time a year.*

- (b) The implementation of the public expose is carried out by following the provisions stipulated in Regulation no. IE. The Bank submits the implementation plan to the Indonesia Stock Exchange ("Bursa") no later than 10 (ten) trading days prior to the holding of the public expose by containing information regarding:
- The date and time of the public expose;
  - The place where the public expose is held;
  - As well as the management who will attend the public expose.
- (c) Public expose material is submitted to the Exchange no later than 3 (three) trading days prior to the date of the public expose. And reporting on the results of the implementation of the public expose must be submitted to the Exchange no later than 3 (three) trading days after the implementation of the public expose.

### 3) Information Disclosure

- (a) Law No. 8 of 1995 concerning the Capital Market (Capital Market Law) mandates that issuers and public companies always carry out the principle of transparency, which is implemented through the delivery of information or material facts related to their business.
- (b) Material information or facts are important and relevant information or facts regarding events, occurrences, or facts that may affect the price of securities on the Exchange and or the decisions of investors, potential investors or other parties with an interest in such information or facts.
- (c) As a company that complies with the Capital Market Law, the Bank informs the public in a timely manner all material information or facts regarding its business or its securities.

### 4) Publication of Financial Statements

Submission of monthly, interim, annual Financial Reports and reports related to the Bank's financial performance, is carried out in a timely manner in accordance with applicable regulations. Publication of financial reports is carried out through national daily newspapers, the Stock Exchange website and the Bank's website.

### 5) Annual report

Annual Report is a report that is required to be issued annually on the condition of the Bank after the end of the fiscal year. In general, this report contains:

- (a) Report of the Board of Directors, Report of supervision by the Board of Commissioners,

- (b) Management Discussion and Analysis,
- (c) Corporate Governance Implementation Report
- (d) Audited Bank's Annual Financial Report.

#### 6) *Bank Website*

- (a) *Bank website is a collection of web pages containing information or data about the Bank that can be accessed through an internet network system.*
- (b) Information on the Bank's website is always reviewed and updated in accordance with the development of the Bank.

#### 7) *Mass Media and Social Media*

The Company also uses mass media and social media as communication media to convey information about the Company to shareholders and/or investors. The delivery of information and communication through mass media and social media has been regulated separately in the Communication Policy with Mass Media and Social Media of PT Bank JTrust Indonesia Tbk.

#### 8) *Access Email, Telephone, Facsimile*

- (a) The Company provides access for shareholders, investors and the public to communicate or ask questions via the Corporate Secretary's email address: [csd@jtrustbank.co.id](mailto:csd@jtrustbank.co.id)
- (b) In addition to email, shareholders, investors and the public can communicate and ask questions to the Company through access to:
  - No. Phone: (021) 2926 1111
  - No. Facsimile: (021) 2926 1492

#### 9) *Meetings and Conference Calls*

In building effective and proactive communication with shareholders and investors in an effort to maintain good perceptions from local, foreign shareholders, investors, analysts and the investment community, communication can also be done by holding individual meetings (one-on-one). meeting), in group (group discussion meeting) or by telephone conference (conference calls).