

In accordance with the Financial Services Authority Regulation (POJK) No. 12 of 2024 dated July 31, 2024, concerning the Implementation of Anti-Fraud Strategy for Financial Service Institutions, BCA Syariah has established the Anti-Fraud Strategy Implementation Guidelines, which adhere to the aforementioned regulation. These guidelines were ratified in the Board of Directors Decree No. 071/SK/DIR/2024 dated October 31, 2024, concerning the Anti-Fraud Strategy Implementation Guidelines for PT Bank BCA Syariah. The guidelines reflect BCA Syariah management's commitment to preventing fraud by effectively and continuously implementing anti-fraud strategies.

This Anti-Fraud Strategy directs BCA Syariah in determining the steps to:

- a. Prevent*
- b. Detect*
- c. Investigate, report, and impose sanctions*
- d. Monitor, evaluate, and follow-up of fraud incidents.*

In accordance with the aforementioned OJK Regulation (POJK), BCA Syariah defines fraud as any act of deviation or deliberate omission intended to deceive, defraud, or manipulate the Bank, its customers, or other parties, occurring within the Bank's environment and/or utilizing the Bank's facilities, resulting in financial loss to the Bank, its customers, or other parties, and/or financial gain to the perpetrator either directly or indirectly.

In the formulation and implementation of an effective Anti-Fraud Strategy, BCA Syariah has considered the following aspects:

- a. internal and external environmental conditions;*
- b. the complexity of business activities;*
- c. the types, potential, and risks of fraud; and*
- d. the adequacy of necessary resources.*

To enhance the effectiveness of the anti-fraud strategy implementation, BCA Syariah has established a specialized unit or dedicated function responsible for managing the anti-fraud strategy. This function has been reassigned to the Risk Management Department.

Objectives of Implementing the Anti-Fraud Strategy

The Guidelines for Implementing the Anti-Fraud Strategy are designed to ensure that all levels within BCA Syariah organization can:

- Understand and execute the Guidelines for Implementing the Anti-Fraud Strategy, recognizing it as part of their responsibility in managing the Bank.*
- Comprehend their respective functions, roles, and responsibilities to create anti-fraud awareness, ultimately leading to an anti-fraud culture.*

Implementation of the Anti-Fraud Strategy

The Anti-Fraud Strategy, developed comprehensively and integrally, is implemented as a fraud control system utilizing tools derived from 4 (four) interrelated pillars, namely:

1. Prevention

This includes measures aimed at reducing the potential risk of fraud, encompassing at a minimum: anti-fraud awareness, vulnerability identification, and know-your-employee policies.

2. Detection

This includes measures to identify and uncover fraud in the Bank's business activities, encompassing at a minimum: whistleblowing policies and mechanisms, surprise audits, and surveillance systems.

3. Investigation, Reporting, and Sanctions

This includes measures encompassing at a minimum: investigations or inquiries, reporting systems, and the imposition of sanctions.

4. Monitoring, Evaluation, and Follow-Up

This includes measures encompassing at a minimum: monitoring, evaluation, and follow-up actions.