

In line with Indonesia's national development goals to achieve the creation of a just and prosperous society based on economic democracy, an economic system is developed based on the values of justice, togetherness, equity, and benefits in accordance with sharia principles.

Sharia Banking is everything that concerns Sharia Banks and Sharia Business Units, including institutions, business activities, as well as ways and processes in carrying out their business activities.

In the context of sound banking management, Indonesian bankers are expected to adhere to generally recognized ethical standards and follow the guidelines of basic values in decision making and execution of actions. To maintain and strengthen integrity and honesty in banking practices, it is necessary to develop norms that are widely accepted as the Indonesian Bankers Code of Ethics.

PT Bank BCA Syariah has a Code of Conduct as a form of commitment to conduct business in accordance with the principles of Good Corporate Governance (“GCG”) and compliance functions. The Code of Conduct is an internal corporate guideline that serves as a basic value for all employees of Bank BCA Syariah and regulates standards of behavior, value system, business ethics, work ethics, commitment and enforcement of applicable regulations for members of the Board of Directors, members of the Board of Commissioners and employees. The Code of Ethics of Bank BCA Syariah was established by the Board of Directors through a Decree dated August 28, 2024 number 058/SK/DIR/2024.

Purpose

1. To fulfill the rules of good corporate governance
2. To serve as a guideline for responsible, professional, Amanah (trustworthy) behavior and upholding sharia values, for all BCA Syariah personnel in relationships with coworkers, customers and other parties that have a relationship with BCA Syariah.
3. Building a work culture in accordance with the vision, mission and values of BCA Syariah.
4. Detect any violations of the Banker Code of Ethics that will be and/or are committed by BCA Syariah personnel.

Banker's Code of Ethics

1. Comply with and obey the principles, sharia, statutory provisions and applicable regulations in line with sustainable economic, social and environmental development.
2. Maintain the good name and secure the Bank's assets.
3. Maintain the confidentiality of customer and Bank data
4. Maintain that personal interests do not conflict with the interests of the Bank or the Customer
5. Properly record all transactions in accordance with applicable regulations
6. Maintain and foster harmony in the work environment and healthy competition.
7. Not abuse authority and position for personal or family interests.
8. Not committing disgraceful acts that are contrary to the Company's objectives, sharia principles and sustainability principles that can harm the image of the profession as a cup and the image of BCA Syariah as a whole.
9. Abstain from all forms of gambling and speculative actions.
10. Improve knowledge and insight by following the development of the Islamic banking industry in particular and the business world in general.