

Anti-Fraud Declaration
014/CIR-BOD/PLA/GC/III/2024

PT Prudential Life Assurance (Prudential Indonesia)

In order to strengthen the internal control system, implement Good Corporate Governance, and to comply with Circular Letter of the Indonesian Financial Service Authority Number 46/SEOJK.05/2017 on Counter-fraud Management, Counter-fraud Strategy Implementation, and the Reporting of Counter-fraud Strategy for Insurance Companies, Sharia Insurance Companies, Reinsurance Companies, Sharia Reinsurance Companies, or Sharia Units and all of the regulation renewal, we as the Directors of Prudential Indonesia declare our commitment to:

1. **Maintain a fair, honest, and transparent business**, as stipulated in our Prudential Code of Ethics.
2. Uphold and implement an anti-fraud culture and anti-fraud strategy in all Prudential Indonesia business activities, including effective counter-fraud control and monitoring, as stipulated in the **Pedoman Penerapan Strategi Anti-Fraud** (The Guidance of Anti-Fraud Strategy Implementation) as the embodiment of our compliance toward counter-fraud regulation in Indonesia.
3. Refuse to tolerate any form of fraud misconduct within the Prudential Indonesia under any circumstances (zero fraud tolerance). **All company stakeholders, company employees, insurance policy holder, and business partners of Prudential Indonesia are obliged to avoid, prevent, and report any fraud indication in all Prudential Indonesia business activities.**
4. **Impose strict actions on any form of fraud misconduct**, in compliance with applicable Company regulations and government regulations.
5. Manage implementation of counter-fraud management in all Prudential Indonesia business activities through the *Anti-Fraud Unit*. The establishment of the *Anti-Fraud Unit* is subject to alignment with the characteristics and complexity of Prudential, roles and responsibilities, direct accountability to the Board of Directors and reporting line to the Board of Commissioners through the related Committee, and human resources with adequate competency, integrity, independency, and accountability.



As the Board of Directors of Prudential Indonesia, we declare our commitment to lead and ensure the implementation of a comprehensive counter-fraud strategy within Prudential Indonesia. To all company stakeholders, company employees, insurance policy holders, sales force, and Business Partners of Prudential Indonesia, we encourage you to join us in building an anti-fraud culture and a Prudential Indonesia that is free from fraud.

Jakarta, 5 February 2024

Signed by



Michellina Laksmi
Triwardhany

President Director

Signed by



Tony Benitez

Vice President Director

Signed by



Maria Rosalinda

Director

Signed by



Dian Budiani

Director

Signed by



Karin Zulkarnaen

Director

Signed by



Rusli Chan

Director

Signed by



Adit Trivedi

Director