

The Corporate Secretary plays an important role in the implementation of the Company's GCG, especially relating to the implementation of the communication and information function as well as transparency and disclosure. The Corporate Secretary must ensure that the Company complies with the applicable capital markets laws and regulations. The Corporate Secretary is needed to maintain the Company's image and protect the interests of the Company through good communication and relations with all stakeholders.

Corporate Secretary

Definition	Corporate Secretary means an individual or a person in charge of the work unit responsible for the corporate secretary function.
Corporate Secretary Position	The Corporate Secretary shall be appointed and dismissed by the Board of Directors. The Corporate Secretary is responsible to the Board of Directors.
Vacancy in the Corporate Secretary Position	In the event of a vacancy in the Corporate Secretary position, the Company shall appoint a new Corporate Secretary within no later than 60 (sixty) days of the occurrence of such vacancy. During the vacancy, the Corporate Secretary position shall be held by a member of the Board of Directors or an individual appointed as an Acting Corporate Secretary notwithstanding the Corporate Secretary requirements, as laid down in Regulation of the Financial Services Authority on Corporate Secretaries.
Main Function, Duties, and Responsibilities	<p>The Corporate Secretary function shall be performed by an individual or a work unit. The work unit as mentioned above shall be led by a person appointed to be in charge of the work unit.</p> <p>The main duties and responsibilities of the Corporate Secretary according to the Financial Services Authority Regulation on Corporate Secretaries are as follows:</p> <ul style="list-style-type: none">• Keeping up with the development of the Capital Markets, especially the prevailing laws and regulations in the Capital Markets sector;• Giving inputs to the Company's Board of Directors and Board of Commissioners to ensure compliance with the laws and regulations in the Capital Markets sector.• Assisting the Board of Directors and the Board of Commissioners in implementing good corporate governance, including:<ul style="list-style-type: none">○ disclosure of information to the public, including the availability of information on the Company's website;○ submission of reports to the Financial Services Authority in a timely manner;○ organization and documentation of the General Meeting of Shareholders;

- organization and documentation of the Board of Directors' meeting and/or the Board of Commissioners' meeting; and
 - implementation of the Company's orientation program for the Board of Directors and/or the Board of Commissioners.
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- Acting as a liaison officer between the Company and the Company's shareholders, the Financial Services Authority, and other stakeholders.
 - Preparing a special register to record the share ownership of the members of the Board of Directors, the Board of Commissioners;
 - Providing the Register of Shareholders (*Daftar Pemegang Saham*) on a monthly basis and the Register of Shareholders as of the record date for the relevant corporate action;
 - Being responsible for the conduct of the Company's GMS.

Obligations of the Corporate Secretary

Below are the obligations of the Corporate Secretary.

- The Corporate Secretary and the staff in the Corporate Secretary work unit shall keep in strict confidence all confidential documents, data, and information unless required to comply with the applicable laws and regulations or stipulated otherwise in the applicable laws and regulations.
- To improve and develop his/her capacity and understanding and to ensure the effective implementation of his/her duties, the Corporate Secretary must participate in relevant education and/or training and/or seminars organized by the competent authorities.
- The Corporate Secretary must attend a training program at least 1 (one) time in a year to support the implementation of his/her duties and responsibilities.

Reporting and Disclosure

Below are the provisions concerning reporting and disclosure.

- The Company must submit a report to the Financial Services Authority on the appointment and dismissal of the Corporate Secretary and post on the Company's Website information on the appointment and dismissal of the Corporate Secretary as well as the vacancy of the Corporate Secretary position, accompanied by the supporting documents.
The information must be reported to the Financial Services Authority and posted on the Company's Website no later than 2 (two) business days after the date of the appointment and dismissal.
- The Company must ensure such information disclosure no later than 2 (two) Exchange Business Days after the appointment or replacement of the Corporate Secretary;
- The Corporate Secretary shall submit a periodic report, at least 1 (one) time in a year, on the implementation of the Corporate Secretary function to the Board of Directors, with a copy thereof sent to the Board of Commissioners.
- The Company must provide a brief description of the implementation of the Corporate Secretary function and information on the education and/or training programs attended by the Corporate Secretary in the Company's annual report.

Eligibility Criteria for the Corporate Secretary	<p>The Corporate Secretary must fulfill the minimum criteria as follows:</p> <ul style="list-style-type: none"> • Having the legal capacity to perform legal acts; • Having good knowledge and understanding of law, finance, and good corporate governance; • Understanding the Company’s business activities; • Having good communication skills; and • Domiciled in Indonesia. <p>The above requirements must be observed and satisfied by the Corporate Secretary during his/her service.</p>
Rights and Authorities of the Corporate Secretary	<p>The Corporate Secretary must have access to all material and relevant information of the Company in relation to his/her obligation to disclose the Company’s information to the public.</p>
Restrictions	<p>The Corporate Secretary must not have a dual capacity by concurrently serving any other position in other public companies.</p> <p>The Corporate Secretary and the staff in the corporate secretary work unit must not take personal gains from the Company, whether directly or indirectly, which may harm the Company’s interests.</p>
Sanctions	<p>Without prejudice to any criminal provisions in the Capital Markets sector, the Financial Services Authority is authorized to impose administrative sanctions on any party in violation of regulations of the Financial Services Authority on Corporate Secretaries of Listed Companies or Public Companies, including on any parties responsible for such violation, in the forms of:</p> <ul style="list-style-type: none"> • Written warning; • Pecuniary penalty, i.e. an obligation to pay a specified amount of money; • Business activity restriction; • Business activity suspension; • Business license revocation; • Approval revocation; and • Registration cancellation.

Investor Relations and Corporate Actions

Functions, Duties, and Responsibilities	<p>The main duties of the Investor Relations and Corporate Actions shall be described in 2 (two) separate aspects, i.e.:</p> <ul style="list-style-type: none"> • the investor relations aspect • the corporate actions aspect
Investor Relations	<p>The main duty of the investor relations aspect is to ensure that the shareholders (investors) and investment companies will be able to obtain information on the Company conveniently, accurately, and in a timely manner.</p>

Corporate Actions The main duty of the corporate actions aspect is to implement and coordinate the corporate actions such as acquisition, capital participation, merger, wholesale funding, and other actions as determined by the Company.

Communication Media

Internal Communication Internal communication plays an important role in developing the corporate character and culture and teamwork solidarity. A smooth, intensive, and effective internal communication in distributing the company's information will help accelerate the work process and mechanism across all company lines. Hence, the company's performance is in part attributable to sound corporate internal communication. The communication contents and media are key to internal communication success. Both are necessary to give the staff greater convenience in accessing, understanding, and following up on the information.

Internal Information Access

Introduction The Internal Communication Media available at the Company include, among others, the following:

- InfoBCA
- MyBCA Portal
- Plasma TV
- Email
- Skype for Business
- Internal Event
- Corporate Identity Manual
- Facebook and Instagram *BCA Semua Beres*
- Halo SDM

InfoBCA InfoBCA is an internal magazine functioning as a medium for education, dissemination of information, entertainment and a facility for sharing knowledge, experience, and the company's activities to all employees.

MyBCA Portal MyBCA Portal is an internet-based internal communication media. This internet network is only accessible by the Company's internal community through the facility provided by the Company.

Plasma TV Plasma TV is an electronic media for internal communication, placed at strategic spots in the Company's building or office areas. This audio-visual electronic device displays information about the company, the company's products, services, and activities of the company's work units as well as other important information.

Email

The Company also uses emails as one of its internal communication media. The Company uses email blasts to send information on the company, the company's products, work programs or events, and other information. Another form of internal communication using emails is the management communication forum. Information dissemination to the management forum is done by email.

Skype for Business

Another means of internal communication is Skype for Business, which is a software-based internal communication facility. Through this facility, the employees may send out data or information through their PC (Personal Computer) and communicate with one another in a way that resembles the chat facility on modern communication gadgets.

Internal Event

Internal communication can also be developed through internal events, held either physically or virtually, such as:

- the Company's anniversary celebration;
- Branch opening;
- Lunch Together Management;
- Occasional Gathering, e.g, in celebration of Christmas/New Year and Idul Fitri and annual gathering/outing events, social events for retired employees, etc;
- National Work Meeting at the Management Level: Commissioners, Directors, Regional Office Heads, Division Heads, Division Deputy Heads, Branch Heads
- Arts and Sports (Bakorseni) Forum activities
- Knowledge-sharing, such as COP (community of practice) activities.

Corporate Identity Manual

This is a manual intended for BCA's internal use, especially for the use of the corporate logo and other standard identity materials. The standard identity materials provided in this manual include, among others, the following:

- BCA Logo;
- Office building signage (Head Office, Regional Office, and Branch Office);
- Corporate materials: ID Cards, business cards, corporate adverts, stationery, etc.

Facebook and Instagram BCA Semua Beres

The Company also uses Facebook and Instagram as its internal communication media, each under the name of *BCA Semua Beres*. The Company uses the social networking service provided by Facebook and Instagram as a means of sharing performance or experience among the staff, especially pertaining to solutions and the Company's values. The Company's internal community that is registered thereon will be connected with one another and can exchange information and share knowledge with one another.

Halo SDM

Halo SDM is a call center service for employees, intended to provide the Company's staff with information on the Human Resources policy. This facility will allow all employees to obtain better information and understanding of the provisions applicable at the Company.

Corporate Social Responsibility**About the Corporate Social Responsibility**

The Company actively contributes to the improvement of the community welfare and the environmental condition through its corporate social responsibility activities, under the umbrella program of 'Bakti BCA'.

Pillars of the Corporate Social Responsibility

The Company has been implementing Corporate Social Responsibility under the umbrella program of 'Bakti BCA'.

Keywords: policy on communication with BCA shareholders, BCA communication highlights, BCA communication policy, policy on communication with stakeholders.