

## ANTI FRAUD DECLARATION

In order to prevent the occurrence of cases of irregularities to the bank operational , which can disadvantage of clients or bank then required an increase in the effectiveness of internal control. Where the effectiveness of his control is a form of a confirmation from banks and to understand and understood thoroughly on each level bank organizations that fraud is a form of criminal acts and immoral especially in banking organization , with us stated that

1. The board of commissioners shall ensure cultural development , concern and supervision of the application of the code of conduct against the prevention of fraud for all level of organization that conducted the board of directors in the implementation of a policy strategy anti fraud including on the provision of communication that is adequate to the whole organization about the level of behavior are classified as the act of fraud.
2. The Board of directors develop culture , concern and application of code of conduct on prevention his to all the level of organizations and the provision of communication effective to all the level of organization about behavior including the act in to strategy anti fraud policy
3. The Board of Directors pointed division internal audit as unit of work which is responsible for the implementation of the application of anti fraud strategy thoroughly and evaluate the effectiveness of the application of policies and strategies set.
4. All of the employee bank in every a unit of work is responsible and an obligation to support and cooperate in the implementation of the strategy anti his that has been set.
5. By signing of this declaration so
  - a. Manager and all employees bank will not tolerate any acts of fraud ( zero tolerance for fraud ) and crime banks whether done directly or indirectly.
  - b. Manager and all employees bank committed to not involved directly or indirectly for action in indikasikan as a fraud and crime banks;
  - c. Manager and all employees bank committed to actively prevent an act of fraud and crime banks;
  - d. Manager and all employees bank consciously and responsible, will apply anti fraud strategy that has been set banks and guarded integrity themselves sake bank in keeping their credibility as banking institution trusted