

WHISTLEBLOWING SYSTEM

Whistleblowing System

WHISTLEBLOWING SYSTEM

Dalam rangka pencegahan terjadinya kasus – kasus penyimpangan operasional pada bank, khususnya fraud yang dapat merugikan nasabah atau bank dan dikeluarkannya Surat Edaran Bank Indonesia No.13/28/DPNP tanggal 9 Desember 2011 perihal Penerapan Strategi Anti Fraud bagi Bank Umum maka diperlukan suatu peningkatan efektifitas pengendalian internal sebagai upaya meminimalkan risiko fraud termasuk menerapkan strategi anti fraud. Sistem organisasi yang bertanggung jawab dalam penerapan strategi anti fraud di Bank yaitu Divisi Audit Intern.

Penerapan sistem pengendalian fraud telah dilakukan sesuai dengan pedoman strategi anti fraud sesuai Surat Keputusan Direksi nomor 050/119/KEP/DIR/AI tanggal 29 Juni 2012 tentang Buku Pedoman Penerapan Strategi Anti Fraud PT Bank Pembangunan Daerah Jawa Timur Tbk. Setiap kejadian fraud menjadi perhatian khusus dalam penyelesaian kasusnya, Pihak Manajemen Bank mengharuskan seluruh jajaran terkait dalam lingkungan internal Bank mempunyai kepedulian terhadap anti fraud. Kepedulian anti fraud diupayakan secara berkesinambungan dalam bentuk *zero tolerance* terhadap fraud. Dalam penerapan Strategi Anti Fraud berupa sistem pengendalian Fraud, mencakup 4 (empat) pilar yang saling berkaitan yaitu Pencegahan; Deteksi; Investigasi, pelaporan dan sanksi; dan Pemantauan, evaluasi dan tindak lanjut.

Keberhasilan penerapan strategi anti fraud secara menyeluruh sangat tergantung pada komitmen dan semangat dari Dewan Komisaris dan Direksi untuk menumbuhkan budaya dan kepedulian anti fraud pada seluruh jajaran organisasi bank. Salah satunya dengan dibuat komitmen tertulis yang bernama Deklarasi Anti Fraud yang ditandatangani oleh Dewan Komisaris, Direksi dan seluruh pegawai jajaran organisasi bank.

Tindakan pencegahan dan deteksi serta identifikasi terhadap potensi-potensi risiko kerawanan merupakan *early warning system* terhadap jalannya proses operasional. Identifikasi temuan yang berindikasi fraud, diimplikasikan dalam kebijakan dan mekanisme *whistleblowing*. Melalui mekanisme ini diharapkan mendeteksi secara dini atas terjadinya suatu pelanggaran dan meningkatkan tingkat partisipasi pegawai, nasabah dan *stakeholder* lain dalam melaporkan suatu pelanggaran di Bank.

Kebijakan dan ruang lingkup pengaduan diatur sebagai berikut antara lain :

1. Sumber pelaporan *whistleblowing* dengan identitas
2. Pihak Manajemen bank menitikberatkan peningkatan efektivitas penerapan sistem pengendalian fraud pada pengungkapan dari pengaduan.
3. Manajemen bank memiliki komitmen yang kuat untuk memberikan dukungan dan perlindungan kepada setiap pelapor fraud serta menjamin kerahasiaan identitas dan laporan fraud yang disampaikan.
4. Sarana pengaduan yang disediakan bank berupa :
 - Datang langsung dan Surat ke Divisi Audit Intern Bank Jatim (Jln. Basuki Rahmat No.98 – 104 Surabaya)
 - SMS / Telepon ke 081330003040
5. Kriteria pengaduan fraud mengacu pada ketentuan dan perundang-undangan yang berlaku.

Whistleblowing System

To prevent the occurrence of cases of operational misconduct in the bank, especially fraud which may harm customers or banks and the release of Bank Indonesia Circular Letter No.13 /28/DPNP dated December 9, 2011 regarding Implementation of Anti Fraud Strategy for Commercial Banks, it is needed to increase the effectiveness in internal control as an effort to minimize fraud risk including applying anti fraud strategy. The organizational system responsible for implementing the anti fraud strategy in The Bank is the Internal Audit Division.

Implementation of fraud control system has been conducted in accordance with the guidelines of anti fraud strategy in accordance with the Decision Letter of the Board of Directors number 050/119/KEP/DIR/AI dated June 29, 2012 about Guidance Book of Implementation of Anti Fraud Strategy of PT Bank Pembangunan Daerah Jawa Timur Tbk. Any fraud incident is a particular concern in the settlement of the case, the Bank Management Party requires that all relevant units within the Bank's internal environment to be concerned about anti-fraud. Anti-fraud concern is sought continuously in the form of zero tolerance against fraud. In the application of Anti Fraud Strategy in the form of Fraud control system, covering 4 (four) interrelated pillars of Prevention; Detection; Investigation, reporting and sanctions; and Monitoring, evaluation and follow up.

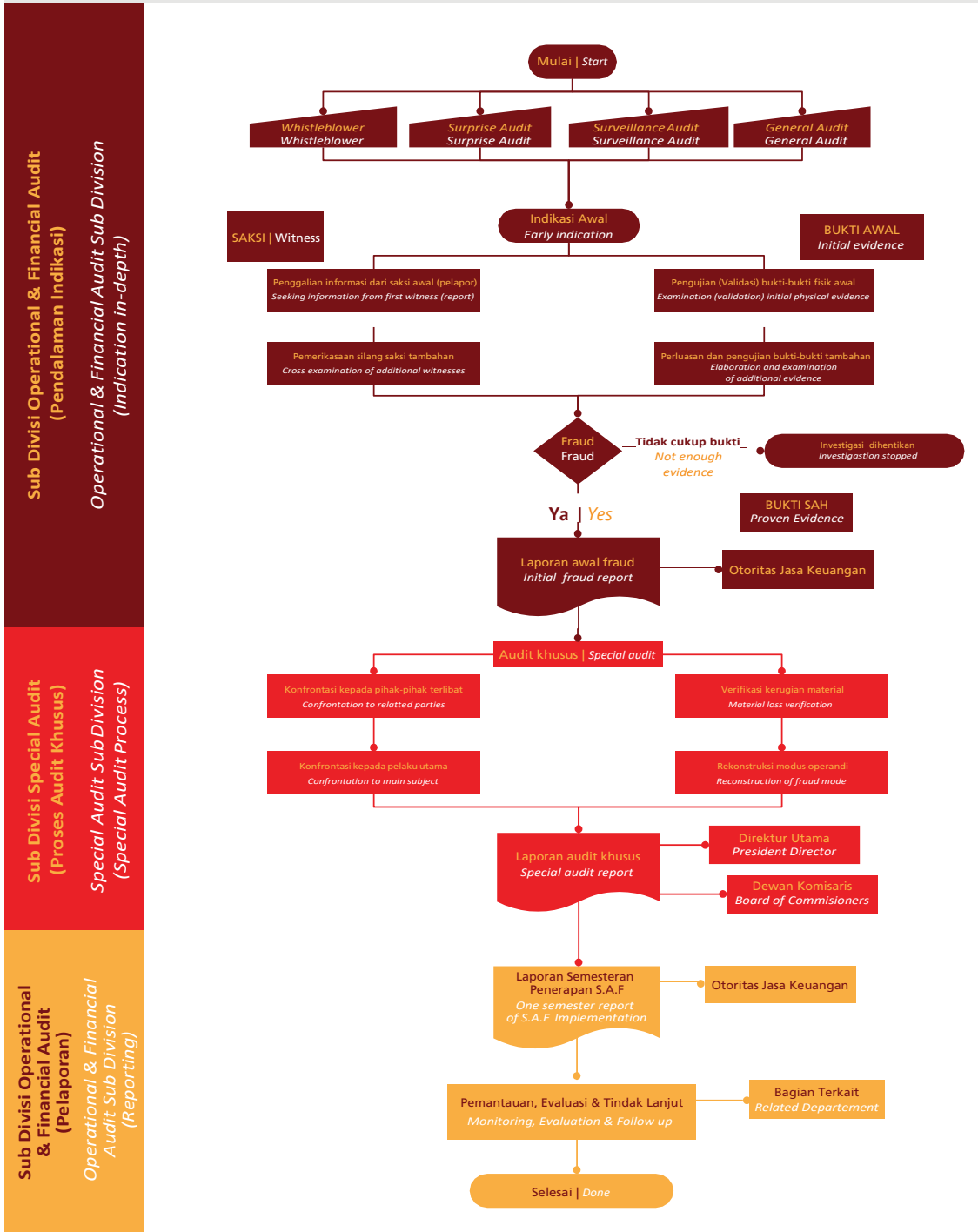
The successful implementation of the overall anti fraud strategy is highly dependent on the commitment and spirit of the Board of Commissioners and the Board of Directors to foster a culture of anti fraud in all levels of bank organization. One of them is a written commitment called Anti Fraud Declaration signed by the Board of Commissioners, Board of Directors and all employees of the bank organization.

Prevention and detection and identification of potential risks of vulnerability is an early warning system to the operational process. Identification of findings that indicate fraud, is implicated in whistleblowing policies and mechanisms. Through this mechanism it is expected to detect early on the occurrence of a violation and increase the level of participation of employees, customers and other stakeholders in reporting a violation in The Bank.

The policy and scope of the complaint are organized as follow :

1. *Source of whistleblowing reporting with identity*
2. *The Management emphasizes the effectiveness increase of application of the fraud control system on the disclosure of the complaint.*
3. *Bank management has a strong commitment to provide support and protection to every fraud reporter and ensure the confidentiality of identity and fraud report submitted.*
4. *Means of complaints provided by the bank are :*
 - *Come directly and Letter to Internal Audit Division of Bank Jatim (Basuki Rahmat No.98 - 104 Surabaya)*
 - *SMS / Call to 081330003040*
5. *The criteria of fraud complaint refer to the prevailing laws and regulations.*

Flowchart Penerapan Strategi Anti Fraud Anti Fraud Strategy Implementation Flowchart



Sub Divisi Operational & Financial Audit
(Pendalaman Indikasi)
Operational & Financial Audit Sub Division
(Indication in-depth)

Sub Divisi Special Audit
(Proses Audit Khusus)
Special Audit Sub Division
(Special Audit Process)

Sub Divisi Operational & Financial Audit
(Pelaporan)
Operational & Financial Audit Sub Division
(Reporting)

Indikasi awal fraud berasal dari beberapa sumber yaitu whistleblower melalui hotline yang telah disediakan Bank, *Suprise Audit, Surveillance Audit dan General Audit*. Informasi awal tersebut kemudian dilakukan audit pendahuluan berupa penggalan informasi, pengujian bukti awal dan tambahan, pemeriksaan saksi. Apabila dari audit pendahuluan tidak diperoleh cukup bukti sebagai tindakan fraud maka investigasi dihentikan, dan jika diperoleh cukup bukti sebagai tindakan fraud, maka dibuat laporan awal fraud yang dikirim ke Direktur Utama, Dewan Komisaris dan Otoritas Jasa Keuangan (OJK). Kemudian dilakukan audit khusus dan dilakukan pemantauan, evaluasi serta pelaporan sesuai ketentuan yang berlaku. Mekanisme *whistleblower* dilaksanakan langsung oleh Pemimpin Divisi Audit Intern dan 2 Pemimpin Sub Divisi sebagai pengendalian mutu. Kedepannya terkait kerahasiaan data akan dikembangkan melalui *web based*.

PERLINDUNGAN KEPADA WHISTLEBLOWER

Sebagai bentuk komitmen bank dalam menerapkan strategi anti fraud dan mekanisme pengaduan pelanggaran dan menjamin adanya proteksi bagi pelapor yang beritikad baik, maka bank berkewajiban untuk :

1. Bank berkewajiban melindungi *whistleblower*.
2. Perlindungan yang diberikan bank terhadap *whistleblower* dimaksudkan untuk mendorong keberanian *whistleblower* melaporkan pengaduan fraud secara jelas, terperinci dan transparan.
3. Perlindungan *whistleblower* mencakup perlindungan atas identitas *whistleblower* dan isi laporan.
4. Bank berkomitmen untuk melindungi whistleblower yang beritikad baik dan bank akan patuh terhadap segala peraturan perundang-undangan yang terkait serta best practices yang berlaku dalam penyelenggaraan perlindungan kepada *whistleblower*.
5. Semua laporan pengaduan fraud akan dijamin kerahasiaan dan keamanannya oleh bank dan *whistleblower* dapat memperoleh informasi mengenai perkembangan pengaduannya.
6. Bank memberikan perlindungan kepada *whistleblower* karyawan internal bank dari hal sebagai berikut :
 - pemecatan;
 - demosi;
 - diskriminatif;
 - intimidasi; dan
 - perlindungan lainnya sesuai perundang-undangan yang berlaku;

Pegawai yang terlibat kasus kecurangan (fraud) dikenakan sanksi sesuai Pedoman *Reward & Punishment Bank Jatim* yang berlaku diantaranya surat peringatan, demosi hingga pemutusan hubungan kerja tergantung jenis pelanggaran yang telah dilakukan dan kerugian yang dialami.

Pada tahun 2015 terdapat 5 laporan melalui sarana *whistleblower* meliputi 2 kasus terbukti fraud, 3 kasus bukan fraud melainkan kategori tata tertib pegawai.

Pada tahun 2016 terdapat 2 laporan melalui sarana *whistleblower* meliputi 2 kasus tidak terbukti fraud.

Pada tahun 2017 terdapat 1 laporan melalui sarana *whistleblower* meliputi 1 kasus bukan fraud melainkan kategori tata tertib pegawai.

Early indications of fraud are derived from several sources: whistleblowers through hotlines provided by Bank, Surprise Audit, Surveillance Audit and General Audit. Preliminary information is then carried out a preliminary audit in the form of extracting information, testing of initial and additional evidence, examination of witnesses. If there is insufficient evidence from the preliminary audit as fraud, the investigation is suspended, and if sufficient evidence is found to be fraud, an initial fraud report is sent to the President Director, the Board of Commissioners and the Financial Services Authority (OJK). Then performed a special audit and conducted monitoring, evaluation and reporting in accordance with applicable provisions. The whistleblower mechanism is implemented directly by the Head of the Internal Audit Division and 2 Sub Division Heads as quality control. In the future related to data confidentiality will be developed through web based.

Whistleblower protection

As a form of bank commitment in implementing anti fraud strategy and complaint infringement mechanism and ensure protection for well-informed reporter, the bank is obliged to:

1. *The Bank is obligated to protect the whistleblower.*
2. *The bank's protection to whistleblowers is intended to encourage whistleblower to report fraud complaints in a clear, detailed and transparent manner.*
3. *Whistleblower protection includes protection of whistleblower identity and report content.*
4. *The Bank is committed to protecting good-faith whistleblowers and banks will comply with all relevant legislation and best practices applicable to the provision of protection to whistleblowers.*
5. *All reports of fraud complaints will be guaranteed confidentiality and security by banks and whistleblowers can obtain information on the progress of their complaints.*
6. *Banks provide protection to any internal bank employees whistleblowers from the following:*
 - *dismissal;*
 - *demotion;*
 - *discriminatory;*
 - *intimidation; and*
 - *other protections in accordance with applicable legislation;*

Employees involved in the case of fraud shall be liable to sanctions in accordance with the Guidelines of Reward & Punishment of Bank Jatim in effect such as warning letters, demotions to termination of employment depending on the type of violation committed and the loss suffered.

In 2015 there were 5 reports through whistleblower facilities covering 2 proven cases of fraud, 3 cases non-fraud but category of employee discipline.

In 2016 there were 2 reports through whistleblower facilities covering 2 cases not proven as fraud

In 2017 there was 1 report by means of whistleblower covering 1 case non-fraud but category of employees discipline.

Bank Jatim akan terus berupaya untuk meningkatkan pemahaman dan kepedulian pegawai dan pihak lain untuk melaporkan tindak pelanggaran melalui sarana *whistleblower* sehingga diharapkan mampu mewujudkan lingkungan kerja yang bersih dan berintegritas. Terkait dengan hal tersebut, telah dilakukan langkah-langkah sebagai berikut :

1. Melakukan program Strategi Anti Fraud (SAF), antara lain *Surprise Audit* (Operasional & Kredit).
2. Melakukan sosialisasi terkait penerapan strategi anti fraud dan *whistleblowing system* pada saat *exit meeting* hasil audit dan pegawai termasuk pegawai baru.
3. Pemberian materi terkait penerapan strategi anti fraud dan *whistleblowing system* pada jadwal pendidikan program promosi pegawai.
4. Pengembangan sistem SAF.

Bank Jatim will continue to strive to improve the understanding and care of employees and other parties to report acts of violation through whistleblower facilities so it is expected to realize a clean working environment and integrity. Related to that, the following steps have been taken:

1. *Conducting the Anti Fraud Strategy program (SAF), among others Surprise Audit (Operational & Credit).*
2. *Conducting socialization related to the implementation of anti fraud strategy and whistleblowing system at the exit meeting audit results and employees including new employees.*
3. *Provision of materials related to the implementation of anti fraud strategy and whistleblowing system on the education schedule of employee promotion programs.*
4. *Development of SAF system*

JUMLAH PENGADUAN YANG MASUK DAN DIPROSES PADA TAHUN 2015-2017 SERTA TINDAK LANJUTNYA <i>Number of Complaints Received and Processed on 2015-2017 and The Follow Up</i>										
No.	Pengaduan yang masuk dan diproses <i>Incoming and processed complaints</i>	Tahun 2017			Tahun 2016			Tahun 2015		
		Jumlah <i>Number</i>	Ditindaklanjuti <i>Processed</i>	Pantau <i>Supervised</i>	Jumlah <i>Number</i>	Ditindaklanjuti <i>Processed</i>	Pantau <i>Supervised</i>	Jumlah <i>Number</i>	Ditindaklanjuti <i>Processed</i>	Pantau <i>Supervised</i>
1	Pengaduan terbukti fraud <i>Complaints proven as fraud</i>	0	0	0	0	0	0	2	2	0
2	Pengaduan bukan fraud, namun kategori tata tertib pegawai & pelanggaran prosedur. <i>Non-Fraud Complaints, but the category of employee rules & procedural violations.</i>	1	1	0	1	1	0	3	3	0
3	Pengaduan tidak terbukti fraud <i>Non-Fraud Complaints</i>	0	0	0	1	1	0	0	0	0
4	Pengaduan yang masih dalam proses investigasi <i>Complaints under investigation</i>	0	0	0	0	0	0	0	0	0
Total		1	1	0	2	2	0	5	5	0