

**DEKLARASI ANTI FRAUD
PT AXA FINANCIAL INDONESIA**

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| <p>Dalam rangka memperkuat sistem pengendalian internal, penerapan Tata Kelola Perusahaan yang baik dan penerapan Strategi Anti-Fraud, maka dengan ini kami selaku Dewan Komisaris dan Direksi PT AXA Financial Indonesia (“Perusahaan”) menyatakan berkomitmen untuk:</p> <ol style="list-style-type: none"> 1. Menjalankan bisnis secara adil, jujur dan terbuka atau transparan. 2. Menerapkan budaya anti-fraud dan strategi anti-fraud dalam seluruh aktivitas bisnis, termasuk upaya pencegahan, penanganan, pengendalian dan pemantauan yang efektif, sebagaimana diatur dalam Pedoman Penerapan Strategi Anti-Fraud. 3. Tidak memberikan toleransi bagi seluruh bentuk Tindakan fraud yang terjadi karena alasan atau dalam keadaan apapun juga (<i>zero tolerance to fraud</i>). Seluruh pemangku kepentingan Perusahaan, karyawan Perusahaan, nasabah Perusahaan, dan mitra bisnis Perusahaan diwajibkan untuk menghindari, mencegah dan melaporkan setiap indikasi fraud di seluruh aktivitas bisnis Perusahaan. 4. Menindak secara tegas seluruh bentuk tindakan fraud, sesuai dengan kebijakan Perusahaan dan peraturan perundang-undangan yang berlaku. 5. Menghindari berbisnis dengan pihak lain manapun yang tidak berkomitmen untuk tunduk dan patuh pada kebijakan atau strategi anti-fraud dari Perusahaan. <p>Selaku jajaran Dewan Komisaris dan Direksi Perusahaan, kami menyatakan komitmen kami untuk memimpin dan memastikan penerapan strategi anti-fraud di Perusahaan</p> | <p><i>In order to strengthen the internal control system, implement Good Corporate Governance and Anti-Fraud Strategy, we as the Board of Commissioners and Board of Directors of PT AXA Financial Indonesia (the "Company") hereby declare our commitment to:</i></p> <ol style="list-style-type: none"> <i>1. Conduct business fairly, honestly and openly or transparently.</i> <i>2. Implement anti-fraud culture and anti-fraud strategy in all business activities, including effective prevention, handling, control and monitoring, as regulated in the Anti-Fraud Strategy Guidelines.</i> <i>3. Zero tolerance for all forms of fraud that occur for any reason or under any circumstances (zero tolerance to fraud). All Company's stakeholders, Company's employees, Company's customers and Company's business partners are required to avoid, prevent and report any indications of fraud in all Company business activities.</i> <i>4. Take firm action against all forms of fraud, in accordance with Company policy and prevailing regulations.</i> <i>5. Avoid doing business with any other party who is not committed to complying with Company's anti-fraud policies or strategies.</i> <p><i>As members of Board of Commissioners and Board of Directors of the Company's, we declare our commitment to lead and ensure the implementation of anti-fraud strategies in</i></p> |
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| secara menyeluruh. Untuk seluruh pemangku kepentingan, karyawan Perusahaan, nasabah Perusahaan, tenaga pemasar dan mitra bisnis, kami mengajak Anda secara bersama-sama membangun budaya anti-fraud dan mewujudkan ekosistem asuransi yang lebih bersih dan aman dari Tindakan fraud. | <i>the Company. For all stakeholders, Company's employees, Company's customers, sales force and business partners, we ask you to work together to build an anti-fraud culture and create an insurance ecosystem that is cleaner and safer from fraud.</i> |
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Jakarta, 23 Januari 2025
Dewan Komisaris dan Direksi
Board of Commissioners and Board of Directors
PT AXA Financial Indonesia