

Code of Ethics of PT Asuransi Bina Dana Arta, Tbk.

1. Each employee must understand their duties and responsibilities in the Company and perform them to the utmost, as well as strive to enhance their work efficiency, and behave economically and prudently.
2. Each employee must protect the Company's reputation and prevent anything that may disserve the Company.
3. Employees must keep and protect the confidentiality of the Company's data in both written and verbal forms, including protect customer information from being used by other parties without the customers' approval.
4. Employees are not allowed to work and make any contract with any third party, either individual or business entity or other institutions, to receive honorarium, except under the permission from the Board of Directors or an official appointed and authorized by the Board of Directors.
5. Employees must always strive to prevent conflict of interest between theirs and the Company's. While performing the Company's duties, employees are not allowed to place their own interest as the main priority.
6. Employees are not allowed to request honorarium in any form, or receive any gift for themselves beyond the reasonable limit, for all the services given for the Company's sake.
7. Employees must always uphold the morality and avoid any scandal between themselves and their families.
8. Employees are not allowed to perform their personal business during working hours.
9. Employees are not allowed to use the Company's asset for their personal interest or the sake of other employees, friends, family members, as well as other persons who are not related with the Company.
10. Employees are not allowed to make any changes, forgeries, or manipulations to the documents or reports for any reasons.
11. Employees are not allowed to misuse their position to graft or enrich themselves.
12. Employees must behave properly, politely, honestly, responsibly, not discriminate against any ethnicity, race, gender, and class; and respect each other including the superiors, subordinates as well as colleagues. Employees must support and motivate each other to achieve the performance targets managed and established by the Company.

13. Employees are not allowed to be drunk, or drink alcohol, gamble, perform immoral action, use and/or distribute drugs, psychotropic substances, and other addictive substances as well as watching porn site at work.