

Human Rights Management Charter

We are committed to human rights management in all of our business activities for the realization of social values embedded by human rights, and we acknowledge that our principles and policies regarding human rights target every stakeholder on whom we may exert influence including employees, partners, customers, and local communities.

Therefore, we, the staff and executive members of **PT Koexim Mandiri Finance**, hereby set forth our duties and responsibilities for respecting human rights as follows and declare that we will commit to the highest standards of human rights management:

1. We shall advocate and respect international standards and norms on human rights, including the UN Charter.
2. We shall prevent human rights violations in advance and actively engage in remediating human rights violations when they occur.
3. We shall prohibit any discrimination on the basis of gender, age, race, disability, religion, political opinion or place of origin and shall respect diversity in employment.
4. We shall guarantee the freedom of association and collective bargaining.
5. We shall prohibit child labor and forced labor and shall adhere to each and every labor principle regarding occupational health and safety and hours of work recommended by the International Labor Organization (ILO) and ratified by our country.
6. We shall treat our partners in fairness and encourage them to practice human rights management.
7. We shall take a prudent approach to ensure the human rights of residents in local communities are not infringed.
8. We shall comply with environmental laws and regulations at home and abroad, and endeavor to protect the environment and prevent pollution.
9. We shall strive to deliver customer satisfaction and protect their privacy.