



**"Fraud"** is the action of distortion or deliberate omission to defraud, deceive or manipulate the Bank, customers, or other party, by misusing the Bank's facilities that resulting the Bank, customers, or other parties suffer loss and/ or perpetrators of fraud obtain financial gain either directly or indirectly."

Based on the OJK regulation no. 39/POJK.03/2019 regarding Implementation of Anti-Fraud strategy, we, PT. Bank Mizuho Indonesia has the commitment to:

- 1. continue the implementation of Zero Tolerance to FRAUD
- 2. highly appreciate the execution of honest and fair businesses
- 3. actively support the prevention and eradication of Fraud and participate to create working environment which free from corruption, collusion and nepotism.

"Rather Fail With Honour Than Succeed by Fraud"