

**CODE OF CONDUCT**  
**ANNUAL GENERAL MEETING OF SHAREHOLDERS**  
**PT BANK JTRUST INDONESIA Tbk**  
**(“COMPANY”)**  
**Jakarta, 31 May 2023**

**I. Safety and Health Protocol**

1. Meeting participants must wear mask.
2. Meeting participants with health symptoms such as flu/cough/cold/fever must report to the Meeting officer before entering the Meeting room, will not be allowed to enter the Meeting room, and shall be advised to give the Power of Attorney to the appointed party.
3. Meeting participants will be directed to several separate rooms equipped with video conferencing facilities and a limitation is placed on the number of meeting participants in each room.

**II. General Guidance**

1. Annual General Meeting of Shareholders (“Meeting”) will be conducted in Bahasa Indonesia.
2. The Meeting will be chaired by a member of Board of Commissioners appointed by the Board of Commissioners.
3. Shareholder Rights and Attendance at the Meeting :
  - a. Shareholders who are entitled to attend the Meeting are Shareholders whose names are recorded in the Company's Register of Shareholders on **Monday, 8 May 2023**, until 16.00 WIB, or their Proxy as proven by a valid Power of Attorney either using e-Proxy through eASY.KSEI or Power of Attorney format which can be downloaded through the Company's website.
  - b. In the event that the Proxy attends the Meeting in person, the authority of the Proxy to cast votes on behalf of the Authorized Person is declared void.
  - c. Shareholders or their Proxy validated by a valid Power of Attorney listed in the Shareholders Register announced by the Notary, have the rights to provide opinions / raise questions and give votes in the Meeting.
4. The invited guests are meeting participants whose not Shareholders of the Company, attended by the invitation from the Board of Directors and do not have rights to raise questions, provide opinions, suggestions, and give votes in the Meeting.

**III. Meeting Quorum**

1. The Notary will state the number of Shareholders attendance before the opening of the Meeting which is a fixed amount until the Meeting is closed. Therefore, the Shareholders or their Proxy who enter the Meeting room after the Meeting started, their number of shares are not counted in determining number of quorum so they are not entitled to cast votes in the Meeting.
2. The Meeting can be held if attended by the Shareholders of the Company representing more than 1/2 (one half) of total shares with voting rights present or represented.

#### **IV. Discussion of Agenda of the Meeting**

1. Meeting will be conducted in Bahasa Indonesia, however meeting participants are allowed to raise questions in English which will be translated into Bahasa Indonesia for the interest of the rest of the Shareholders.
2. Chairman of the Meeting will open, lead, and close the Meeting as well as decide the Meeting procedures which has not been arranged before or not sufficiently disclosed in this rules of conduct.
3. The Chairman of the Meeting can ask other member of the Board of Commissioners or member of the Board of Directors of the Company to provide an explanation of the agenda of the Meeting (if needed).

#### **V. Questions and Answers Mechanism**

1. When discussing the agenda of the Meeting, the Chairman of the Meeting will give opportunity to Shareholders or their Proxy to raise questions and/or opinions before proceeding with decision making.
2. Only the entitled Shareholders or their Proxy present in the Meeting, eligible to raise questions and/or opinions regarding the Meeting agenda discussed.
3. Shareholders or their proxy who want to raise questions and/or provide opinions are requested to raise their hands and submit question form completed with Shareholders' name, number of shares owned/represented and questions and/or opinions. Question form will be collected by the Meeting officer to be handed over to the Chairman of the Meeting.
4. In order to give equal opportunities to all Shareholders, each Shareholders or their proxy may raise 1 (one) or 2 (two) questions and/or opinions for each agenda of the Meeting.
5. All questions will be responded based in sequence. If necessary, the Chairman of the Meeting will ask member of Board of Directors, other member of Board of Commissioners, and/or Notary of the Company to provide further explanations regarding the questions raised.
6. The Chairman of the Meeting have the rights to refuse to answer to questions and/or respond to opinions irrelevant with the agenda of the Meeting or have been questioned previously.
7. After all questions and/or opinions for the Meeting agenda have been responded by the Chairman of the Meeting or the party appointed by the Chairman of the Meeting, the Chairman of the Meeting shall proceed with proposed resolution of the Meeting.

#### **VI. Voting Procedures**

1. The resolution in the Meeting is taken based on deliberation for consensus.
2. In the event that decision based on deliberation for consensus is not reached, the resolution is taken by voting.
3. Resolution of Agenda of the Meeting is valid if approved by more than 1/2 (one half) of the total shares with voting rights present at the Meeting.
4. One share give the right to the Shareholders to cast 1 (one) vote. If a Shareholder has more than 1 (one) share, the respected Shareholder is requested to give only 1 (one) vote which represents all shares owned.

5. Changes of choice of the Power of Attorney cannot be proceeded after the Meeting started.
6. Voting for the resolution of the Meeting is carried out by submitting a completed ballot card to the Meeting Officer, with the following conditions:
  - a. Meeting participants who voted not agree as well as abstain, will be asked to raise their hand to provide the completed vote card to the Meeting officer. Next, the Notary will perform calculation of number of votes issued.
  - b. Abstain/blank votes are considered to have cast the same vote as the majority vote of Shareholders.
  - c. Meeting participants who voted not agree as well as abstain with broken, torn, or tangled vote card so that cannot be detected correctly by the Notary, will be considered invalid.
  - d. Meeting participants who do not submit voting cards will be deemed to have agreed.
  - e. Meeting participants who left the Meeting during the voting period will be deemed to have agreed.
7. The Notary will announce the vote count result after the voting for each Meeting Agenda has been completed.
8. Invalid votes are considered non-existent and are not counted in determining the number of votes issued in the Meeting.

## **VII. Others**

1. Meeting participants are expected to orderly follow the Meeting until the Meeting is finished.
2. Meeting participants are requested to have their mobile phone in silent mode during the Meeting so that it will not interfere the course of the Meeting.
3. The Chairman of the Meeting or Meeting officer appointed by the Chairman of the Meeting is entitled to take necessary actions to maintain the orderliness of the Meeting.

Such are the Code of Conduct of the Annual General Meeting of Shareholders of PT Bank JTrust Indonesia Tbk

**Jakarta, 31 May 2023**