



**RULES OF CONDUCT OF
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS (“The Meeting”)
PT BANK OCBC NISP TBK (“The Company”)
6 APRIL 2021**

1. The Meeting shall be held in Indonesian language.
2. Those eligible to attend the Meeting are the Company' Shareholders whose names are listed on the Company's Register of Shareholders (DPS) as at 5 March 2021 at 4.00 p.m.
3. The power of attorney of the Company's Shareholders who may attend the Meeting is a person who is entitled to represent the Company's Shareholders based on the authority given to him in accordance with the Company's Articles of Association.
4. The Agenda of the Meeting as stated in the Meeting Invitation dated 8 March 2021.
5. The Meeting shall be chaired by a member of the Board of Commissioners appointed by the Board of Commissioners.
6. The Chairperson of the Meeting opens, leads the Meeting and closes the Meeting. The Chairperson of the Meeting has the right to take steps deemed necessary so that the Meeting can run smoothly and in an orderly manner.
7. The Chairperson of the Meeting may request assistance from members of the Board of Commissioners or Board of Directors of the Company to give an explanation in each Agenda of the Meeting.
8. The Meeting Quorum
 - For the First, Second, Fourth, Sixth and Seventh Agenda of the Meeting, the Meeting can be held if it is attended by shareholders or their proxies representing more than 1/2 (one half) of the total number of shares with valid voting rights (Article 14 paragraph 1a of the Company's Articles of Association);
 - For the Third and Fifth Agenda of the Meeting, the Meeting can be held if it is attended by shareholders or their attorneys representing more than 2/3 (two thirds) of the total number of shares with valid voting rights (Article 38 of Law No. 40 Year 2007 concerning Limited Liability Companies ("**Company Law**") in conjunction with Article 42 of the Financial Services Authority Regulation No. 15/POJK.04/2020 concerning the Plans and Organizations of Public Company General Meeting of Shareholders ("**POJK 15/2020**").
9. The Meeting Resolutions
 - The Meeting's resolutions shall be adopted amicably.
 - When an amicable resolution could not be reached, resolutions shall be adopted by means of voting.
 - The First, Second, Fourth, Sixth and Seventh Agenda of the Meeting, the decision is valid if approved by the Shareholders who represent more than 1/2 (one half) of the total number of shares with voting rights present at the Meeting.
 - The Third and Fifth Agenda of the Meeting, the decision is valid if approved by the Shareholders who represent more than 2/3 (two thirds) of the total number of shares with voting rights present at the Meeting.
 - Each share shall entitle its holder to cast 1 (one) vote.
10. Voting
 - Voting is done openly, for shareholders who say they do not agree or abstain are invited to raise their hands, while the rest who do not raise their hands are considered as agree.

- The shareholders or their attorneys with voting rights present at the Meeting but abstain (not voting) are considered to have issued the same votes as the majority vote of the shareholders who vote.
11. Question and Answers
- After all Meeting Agendas has been discussed, the Chairperson of the Meeting shall give an opportunity for shareholders or their proxies to ask questions, raise opinions and/or suggestions before decision making.
 - Only shareholders or their legal proxies are entitled to ask questions, raise opinions and/or suggestions regarding the Meeting Agendas being discussed in the Meeting.
 - Shareholders or their proxies who want to ask questions, raise opinions and/or suggestions are asked to raise their hands by mentioning the name and number of shares owned/represented, then ask their questions, raise opinions and/or suggestions.
 - After the questions, opinions and/or suggestions are submitted, the Chairperson of the Meeting will answer or respond to them. The Chairperson of the Meeting may request assistance from members of the Board of Commissioners or Directors of the Company to provide answers or respond.
 - The Shareholders or their proxies can only ask questions, raise opinions and/or suggestions in accordance with the Agenda.
12. The shareholders or their proxies who are late in attending the Meeting may follow the proceedings of the Meeting but their votes are not counted and cannot participate in the question and answer session.
13. The participants of the Meeting are expected to attend the Meeting until completion
14. During the Meeting, the Participants are expected to orderly follow the proceedings of the Meeting and not activate the cellular phone during the Meeting.
15. The Meeting Invitation:
Parties who are not shareholders of the Company may attend at the invitation of the Board of Directors but do not have the right to ask questions, raise opinions and/or suggestions or vote at the Meeting.
16. As an effort to prevent the COVID-19, the shareholders are expected to notice the Company's announcement regarding the Important Information of the Annual General Meeting of Shareholders of PT Bank OCBC NISP Tbk as Preventive Measures for Spread of COVID-19 which is available on the Company's website.
17. Any matters which have not yet regulated in this Rules can be determined later by the Chairperson of the Meeting.

Jakarta, 6 April 2021
PT Bank OCBC NISP Tbk
Board of Directors