

AML-CFT STATEMENT LETTER
PT LIUGONG FINANCE INDONESIA

PT Liugong Finance Indonesia ("the Company") is committed to implementing Anti-Money Laundering (AML), Counter-Terrorism Financing (CFT), and Counter Proliferation Financing (CPF) of Weapons of Mass Destruction (WMD), in accordance with applicable laws and regulations in Indonesia, including those issued by Otoritas Jasa Keuangan (OJK), Bank Indonesia, and Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).

The Company applies a risk-based approach to identify, assess, and mitigate money laundering and terrorism financing risks across its business activities. Key AML/CFT measures implemented by the Company include:

1. Appointment of a dedicated AML/CFT/CPF Compliance Officer (MLRO) responsible for day-to-day implementation and reporting obligations;
2. Implementation of Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD), including for Politically Exposed Persons (PEPs);
3. Ongoing transaction monitoring to detect unusual or suspicious activities;
4. Timely reporting of Suspicious Transaction Reports (STR) and Cash Transaction Reports (CTR)
5. Sanctions screening and monitoring against relevant domestic and international watchlists;
6. Periodic risk assessment covering customers, products, services, and delivery channels;
7. Establishment of internal policies, procedures, and controls aligned with regulatory requirements;
8. Maintenance of proper documentation and record-keeping in accordance with AML/CFT standards;
9. Regular AML/CFT training programs to strengthen employee awareness and compliance culture;
10. Independent review and internal audit to ensure effectiveness of the AML/CFT framework;
11. Ongoing enhancement of systems and controls in line with regulatory developments and best practices.

The Board of Directors (BOD) actively oversees the implementation of AML/CFT/CPF, ensuring adequate systems, controls, and resources are in place. The Board of Commissioners (BOC) supervises and provides guidance to ensure that the Company's governance and compliance practices align with applicable laws and regulations.



PT Liugong Finance Indonesia



Zhao Lei
President Director



Irawan Susatya
AML-CFT Director