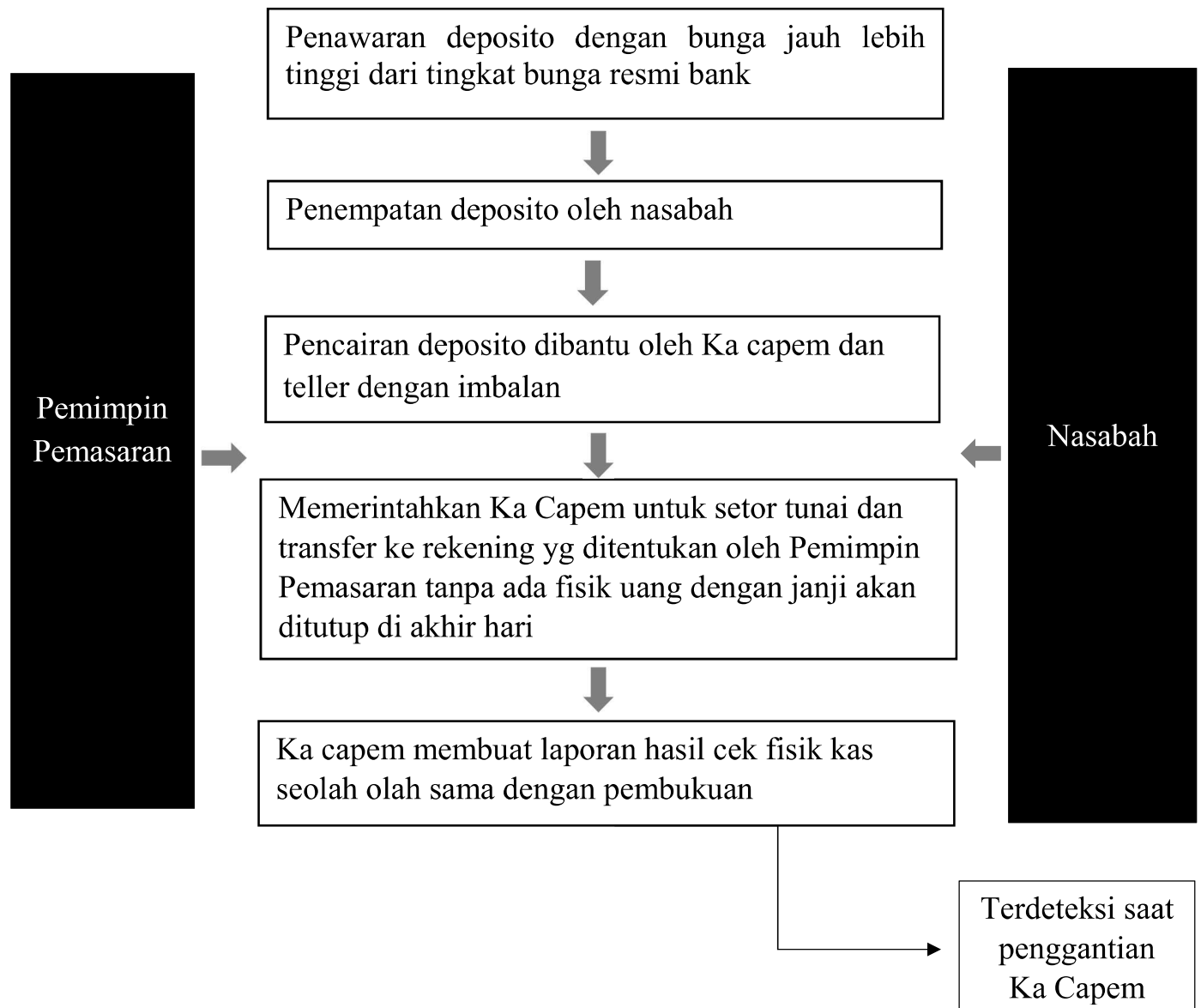


Penawaran Program Dilur Program Resmi Bank



Offer of Programs Outside the Official Bank Programs

MARKETING LEADER



Offer of a deposit with interest rates much higher than the official bank interest rate

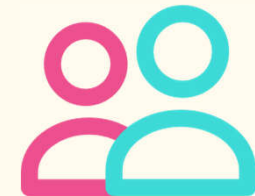
Placement of deposits by customers

With the assistance of the Assistant Branch Manager and tellers, the withdrawal of the deposit is facilitated, with compensation

Instructing the Assistant Branch Manager to deposit cash and transfer to accounts specified by the Marketing Leader without any physical money involved, with a promise to reconcile at the end of the day

The Branch Manager creates a report of the physical cash check results, making it appear consistent with the bookkeeping

CUSTOMER



Detected during the replacement of the Assistant Branch Manager

