AFFIN BANK GROUP WHISTLEBLOWING POLICY

In line with efforts towards improving the quality and standards of governance and accountability, Affin Bank Group is committed to developing a culture with high standards of openness and probity to enhance the quality as well as standards of governance and accountability.

Affin Bank Group take a serious stance against any unlawful conduct, financial malpractice, potential danger to customers, suppliers, members of the public, or the environment, or what may be considered wastage or other avoidable losses committed by its employees.

Affin Bank Group has put in place a Group Whistleblowing Policy to provide an avenue for all employees and members of the public to report any improper conduct.

The types of improper conduct may include but is not limited to the following:

- fraud and corruption
- breach of legal obligation and statutory requirement
- improper or unauthorized use of public or other funds
- unlawful activity, whether criminal or breach of civil law
- financial irregularity or malpractice
- insider trading, inducement, bribery and dishonesty
- breach of Health and Safety Regulation
- miscarriage of justice (e.g. harassment, discrimination, victimization or abuse of power)
- unauthorized disclosure of confidential information
- improper or unethical conduct
- deliberate wastage, theft, or abuse of bank's provisions/utilities
- deliberate damage of Bank's asset/property
- deliberate concealing of information about any of the above.

WHO CAN WHISTLEBLOW?

- Any employee within the Affin Bank Group;
- Third parties, such as Affin Bank Group's customers, service providers, vendors, contractors, suppliers, consultants, and interns.

PROTECTION TO WHISTLEBLOWER

Affin Bank Group will protect the confidentiality of all concerns raised in good faith by a Whistleblower. Affin Bank Group will treat all disclosures in a confidential and sensitive manner.

REPORTING CHANNELS

Disclosures can be made through **ANY** of the following reporting channels:

E-mail to the following address:
Whistleblowing Committee e-mail address:
whistle_blowing@affingroup.com

OR

In writing and mail/hand-deliver to
Whistleblowing Committee at address:
Group Compliance, Level 14, Menara Affin, Lingkaran TRX, Tun Razak Exchange, 55188, Kuala Lumpur

AND/OR

Independent Non-Executive Director (Chairman, Group Board Compliance Committee) at address:
Group Compliance, Level 14, Menara Affin, Lingkaran TRX, Tun Razak Exchange, 55188, Kuala Lumpur

** Must be sent in a sealed envelope with the words "**Strictly Confidential**". Please also state on the top left-hand corner of the envelope: "**To be opened by the Addressee only**".*

*The use of the enclosed **Whistleblowing form** is encouraged.*

Other relevant avenues external to the Affin Bank Group which a Whistleblower may wish to direct his/her concern to relevant regulators or law enforcement agencies.

For Affin Bank Group employees/interns:
Apart from the Reporting Channels listed above, employees/interns may use the drop-in boxes located at:

1. **Menara Affin**, Lingkaran TRX, Tun Razak Exchange, Kuala Lumpur: **Level 25 and 26**
2. **Affin Skynet**, Quill 18, Cyberjaya, Selangor: **Level 1**

REQUIRED INFORMATION

To facilitate any investigation required, the following information are required:

a) Name of individual who is lodging the report, telephone number, correspondence address or e-mail address (are encouraged);
b) Details of the person involved or affected;
c) Natures of the allegation including where and when the alleged improper conduct took place; and
d) Any supporting evidence or information from witnesses who can assist in the investigation.

If it has been decided that further investigation should be made under the Affin Bank Group's Whistleblowing Policy, the Independence Non-Executive Director for Whistleblowing or Chairman and/or members of the Whistleblowing Committee may request for more information or evidence from the Whistleblower. Notification of the investigation outcome will depend on the nature of the concern raise.