

WHISTLEBLOWING POLICY

Affin Bank Berhad (Co.No 25046-T) and Affin Islamic Bank Berhad (Co.No. 709506-V) (collectively “Bank”) 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.

The Bank 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.

The Bank has put in place a 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:

- 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
- fraud and corruption
- 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

WHO CAN WHISTLEBLOW?

- a) Any employee within the Bank;
- b) Third parties, such as Bank’s customers, service providers, vendors, contractors, suppliers, consultants and interns.

PROTECTION TO WHISTLEBLOWER

The Bank will protect the confidentiality of all concerns raised in good faith by a Whistleblower.

The Bank will treat all disclosures in a confidential and sensitive manner.

REPORTING CHANNELS

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



email to the following addresses:

- 1) Chairman, Group Board Audit Committee
Independent Non-Executive Director for Whistleblowing
Email address: whistle-blowing@affinbank.com.my

OR

- 2) To the Chairman and/or members of the Whistleblowing Committee
Email address: whistle-blowing@affinbank.com.my



In person by writing to make an appointment to meet the following parties:

- 1) Chairman, and/or Whistleblowing Committee

AND/OR

- 2) Chairman, Group Board Audit Committee
Independent Non-Executive Director for Whistleblowing

at address: AFFIN BANK BERHAD (25046-T) or
AFFIN ISLAMIC BANK BERHAD
(709506-V)
2nd Floor, Menara AFFIN
80 Jalan Raja Chulan
50200 Kuala Lumpur



in writing and **mail/hand-deliver** to

- 1) Chairman, Group Board Audit Committee
Independent Non-Executive Director for Whistleblowing

at address: AFFIN BANK BERHAD (25046-T) or
AFFIN ISLAMIC BANK BERHAD
(709506-V)
2nd Floor, Menara AFFIN
80 Jalan Raja Chulan
50200 Kuala Lumpur

AND/OR

- 2) Chairman and/or members of the Whistleblowing Committee

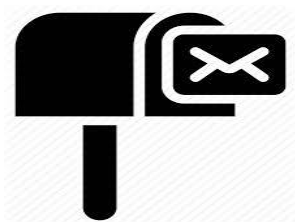
at address: AFFIN BANK BERHAD (25046-T) or
AFFIN ISLAMIC BANK BERHAD
(709506-V)
17th Floor, Menara AFFIN
80 Jalan Raja Chulan
50200 Kuala Lumpur

- * *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 Bank which a Whistleblower may direct his/her concern to are listed in the link below:



the regulators or law enforcement agencies



For Bank employees/interns:

Apart from the Reporting Channels listed above, employees/interns may use the **drop-in boxes** located at 11th and 18th Floor of Menara AFFIN, Kuala Lumpur

REQUIRED INFORMATION

To facilitate any investigation required, the following information should be provided:

- a) Name of individual who is lodging the report, telephone number, correspondence address or email address;
- 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.



NOTIFICATION OF THE OUTCOME

The response will depend on the nature of the concern that raised. If it has been decided that further investigation should be made under the Bank's whistle-blowing policy, the Independence Non-Executive Director for Whistleblowing, Chairman and/or members of the Whistleblowing Committee may request for more information or evidence from the Whistleblower or investigate the matter through the Group Internal Auditor or other independent parties.