

MAYBANK GROUP WHISTLEBLOWING POLICY STATEMENT

BACKGROUND

Maybank Group is committed to the highest professional standards of Integrity and strives to provide assurance to our shareholders and customers that we operate our financial services ethically and in accordance with applicable laws and regulations.

The “I” (Integrity) in Maybank Group’s core values (T.I.G.E.R), represents expected behaviour in every employee that drives the success of Maybank Group. This is to ensure that our shareholders and customers have a complete trust and confidence in the business of Maybank Group.

Therefore, we have established adequate and secured Whistleblowing reporting channels for Maybank Group employees and external parties to report any suspected fraud, corruption, criminal activity or unethical conduct/behaviour in the workplace without facing any adverse consequences such as retaliation.

Scope of Reporting

Any improper conduct (misconduct or criminal offence) of a **staff of the Maybank Group** including but NOT limited to the following:

- i. Any form of financial crime, including fraud;
- ii. Bribery and corruption;
- iii. Harassment, abuses and intimidation;
- iv. Conflict of Interest and potential abuse of position for personal gains;
- v. Serious breach of the Maybank Group’s Code of Ethics and Conduct;
- vi. Disclosure of sensitive data or information to outsiders (third party);
- vii. Misuse of the Maybank Group’s Property;
- viii. Non-Compliance to Maybank Group’s Policies and Procedures;
- ix. Regulatory breaches or non-compliance to regulatory requirements.

Only genuine concerns should be disclosed. The Whistleblower is responsible to ensure that the disclosure is made in good faith and free from malicious intent. In addition, any disclosure which is found to be frivolous or vexatious will not be entertained.

If the investigation later reveals that the disclosure was made with malicious intent, appropriate action can be taken against the Whistleblower.

Reporting Channels

Disclosure / report can be made to any of the following dedicated reporting channels:-

- Secured Email Address at whistleblowing@maybank.com;
- 24 Hours Secured Hotline (Toll Free) number 1-800-38-8833 or +603-2026 8112 for Overseas. Maybank Group Whistleblowing Policy
- Secured P.O. Box Mail Address at Group Compliance, P.O. Box 11635, 50752 Kuala Lumpur, Malaysia

Alternatively, disclosure/report can also be made to the following channels:-

- **BNMLINK**

Call BNMTELELINK: 1300 88 5464 (LINK) (toll free number) or Email to bnmtelelink@bnm.gov.my

Laman Informasi Nasihat dan Khidmat (LINK), Tingkat Bawah, Blok C, Bank Negara Malaysia Peti Surat 10922, 50929 Kuala Lumpur.

Fax: 03-2174 1515

Website: <http://www.bnm.gov.my/bnmlink>

- **ABMConnect**

Call 1-300-88-9980 (toll free number) or

The Association of Banks in Malaysia, 34th Floor, UBN Tower, 10 Jalan P Ramlee, 50250 Kuala Lumpur.

Fax: 03-2078 8004

Website: eABMConnect / <http://www.abm.org.my>

- **OMBUDSMAN FOR FINANCIAL SERVICES**

Call +603-2272 2811 or Email to enquiry@ofs.org.my

Ombudsmen for Financial Services (Formerly known as Financial Mediation Bureau), Level 14, Main Block, Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

Fax: 03-2272 1577

Website: <http://www.ofs.org.my>

- **MALAYSIAN ANTI-CORRUPTION COMMISSION (MACC/SPRM)**

Lodge Online Report

<http://portaladuan.sprm.gov.my/>

MACC Mobile	Download MACC Mobile apps at: 1. App Store 2. Google Play 3. Windows Phone Store
MACC Hotline	1-800-88-6000
Walk In	Walk-in to any MACC office.
E-mail	info@sprm.gov.my
SMS	+6019-6000 696
Fax	+603-8870 0934
Write In	MACC Headquarters No.2 Lebu Wawasan Presint 7, 62250 Putrajaya.

Content of Disclosure

All disclosure made herein should contain the following information:

- a. Details of the person(s) involved;
- b. Details of the allegation
 - Nature of the allegation,
 - Location and date / time the alleged misconduct took place;
- c. Any supporting evidence (if available); and
- d. Other relevant information.

Non-Disclosure of Identity

In order to enable the Maybank Group to accord the Whistleblower the necessary protection under the “Whistleblower Protection Act 2010” policy and also to obtain more details on the allegation / report, the Whistleblower is encouraged to disclose his/her personal details. However, Whistleblower may choose to remain anonymous, although in some instances it may limit the ability for thorough investigation due to insufficient information.

This Policy provides assurance that Maybank Group will protect the confidentiality of all allegations raised and the identity of the Whistleblower at all times.

Protection Accorded to the Whistleblower

A Whistleblower will be accorded with protection under the policy provided that the disclosure is made in good faith. Such protection is accorded even if the investigation later reveals that the Whistleblower is mistaken as to the facts as well as the rules and procedures involved.

This Policy provides assurance that if retaliation happens to an employee or external party, he / she must report to the Whistleblowing channels by substantiating the claim with factual information or documentation. If the act of retaliation is committed by an employee of Maybank Group, the management will institute the necessary disciplinary action. However, if the act of retaliation is committed by an external party and if it's proven, Maybank Group may take action to hold the external party accountable including instituting civil and / or criminal actions against him / her in the court of law.