

Anti-Bribery and Corruption Statement

At Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (“ARBM”), we are committed to conducting our business with the highest standards of integrity and transparency. We have a zero-tolerance policy towards bribery and corruption.

Commitment from the Board and Senior Management:

The Board of Directors and Senior Management of ARBM are fully committed to upholding and promoting our anti-bribery and corruption policies. We lead by example, ensuring that our actions reflect our dedication to ethical business practices. We pledge to provide the necessary resources and support to implement and maintain these policies effectively.

Our Commitment:

- We strictly prohibit any form of bribery, whether direct or indirect, including offering, giving, receiving, or soliciting anything of value to influence the actions of an individual or organization.
- We ensure compliance with all applicable anti-bribery and corruption laws and regulations in Malaysia.
- We promote a culture of honesty and accountability, encouraging employees and stakeholders to report any suspected instances of bribery or corruption without fear of retaliation.

Employee Responsibilities:

- All employees must adhere to our anti-bribery and corruption policies and procedures.
- Employees are required to avoid any activities that could lead to, or suggest, a conflict of interest with the interests of ARBM.
- Employees must report any suspicious activities or concerns related to bribery and corruption to their immediate supervisor or through our confidential whistleblowing reporting channel.

Training and Awareness:

- We provide regular training to our employees to ensure they understand and comply with our anti-bribery and corruption policies.
- We continuously monitor and review our policies and procedures to ensure they remain effective and up-to-date.

Third-Party Relationships:

- We expect our business partners, suppliers, and third parties to adhere to the same high standards of integrity and transparency.
- We conduct due diligence on third parties to mitigate the risk of bribery and corruption in our business dealings.

Reporting and Enforcement:

- We encourage employees and stakeholders to report any concerns or violations of our anti-bribery and corruption policies.
- We investigate all reported incidents thoroughly and take appropriate disciplinary action, including termination of employment or contracts, if necessary.

Guiding Principles (T.R.U.S.T):

ARBM is dedicated to upholding the T.R.U.S.T. principles as specified in the Guidelines on Adequate Procedures (*issued by Prime Minister's Department*). ARBM would ensure that our practices consistently reflect these standards, promoting transparency, accountability, and ethical conduct in all our activities

- 1. Top Level Commitment:**
Our top management is dedicated to fostering a culture of integrity and ensuring compliance with anti-corruption laws.
- 2. Risk Assessment:**
We regularly assess and address potential corruption risks within our operations.
- 3. Undertake Control Measures:**
We implement effective control measures to prevent and detect bribery and corruption.
- 4. Systematic Review, Monitoring, and Enforcement:**
We continuously review and monitor our anti-corruption measures and enforce them rigorously.
- 5. Training and Communication:**
We provide ongoing training and clear communication to all employees and stakeholders on our anti-bribery and corruption policy and related procedures.

These objectives help create a robust framework for ethical conduct and governance, ultimately enhancing the organization's reputation and operational effectiveness.

ARBM values transparency and integrity in all its operations. Should there be any concerns or witness of any unethical behaviour, please report it through our confidential whistleblowing reporting channel at whistleblowing@alrajhibank.com.my. (*Please refer to the Whistleblowing Policy Statement in ARBM's website*)

The whistleblowing report will be handled discreetly and with the highest level of confidentiality.