FAQs for Whistleblowing Policy

What is “Whistleblowing”?

Whistleblowing is an act of voluntarily disclosing or reporting to Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (**ARBM/Bank**) any improper conduct or malpractices committed or about to be committed by any staff or director of the Bank or vendors or any third parties engaged by the Bank.

Who is the “Whistleblower”?

A staff, person, entity or third party participating in the Bank’s business or activities or a member of the public who raises concerns which he/she feels the Bank should know.

What kind of misconduct can I whistle blow?

Misconduct refers to any improper behaviour, act or conduct related to a staff’s duties or work that is inconsistent with the proper performance of their obligations as a staff of the Bank. It also includes any violation of the Bank’s policies and procedures, rules and regulations or other unlawful conduct. Examples include, but not limited to, the following:

(a) Fraud, corruption, bribery, theft, or coercion
(b) Non-compliances with internal policies, procedures, or regulatory requirements
(c) Conflict of interest
(d) Financial statement fraud or manipulation
(e) Abuse of authority or position
(f) Misuse or unauthorised use of the Bank’s property or assets
(g) Insider trading or misuse of material non-public information
(h) Breach of legal obligations, including but not limited to wilful omission, unlawful activity, criminal acts, or breach of contract
(i) Gross incompetence or inefficiency
(j) Harassment or discrimination based on race, religion, gender or any other protected characteristics, including sexual harassment
(k) Conduct that contravenes public order or Islamic moral principles and may damage the Bank’s reputation
(l) Any other improper conduct which, if substantiated, constitutes a disciplinary and/or criminal offence.

I am not certain if the act is a misconduct. Should I still raise the concern?

Yes. The Bank’s investigation officers will determine if the concern is a misconduct or not.

Can I raise a concern anonymously?

We strongly encourage whistleblowers to provide their identities or contact details to aid the Bank in clarifying and obtaining further information for a comprehensive investigation into any alleged improper conduct. However, if you choose to remain anonymous, our ability to investigate the reported matter will be limited to the information provided in the anonymous report received by the Bank. Moreover, you will not be able to find out the outcome of the investigation.

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To whom and how may I raise my concern?

A whistleblower can report concerns by completing the Whistleblower Report Form and sending it to the address below:

Concern Against	Contact Details
Any employee, not specifically identified below	Whistleblowing email: whistleblowing@alrajhibank.com.my; or Chief Compliance & Integrity Officer Level 10, Integra Tower, The Intermark, 348, Jalan Tun Razak, 50400 Kuala Lumpur.
CEO and CEO Direct Reports	Chairman of Board Audit Committee Level 8, Integra Tower, The Intermark, 348, Jalan Tun Razak, 50400 Kuala Lumpur.

What does it mean to disclose in good faith?

It means that the concern was made under sincere belief without any malicious or ill intent to damage a person's reputation and the concern was raised in the best interest of the Bank. If it was discovered that that the concern raised was with malicious intent to damage the person's reputation, appropriate action including legal action may be taken against you.

What happens to the concern that I have raised?

The concern raised will be investigated in a confidential manner by the Bank in accordance with its internal procedures.

How will I know the outcome of my concerns?

A general update on investigation outcomes may be provided, in accordance with the Bank's Whistleblowing Procedure. However, if you have raised the concerns anonymously, please note that we will not be able to notify you the outcome of the investigation.

Will I be given any protection if I raise a concern?

You will be given protection of confidentiality to the extent reasonably practicable. In the case of staff, protection against any adverse actions e.g. dismissal, demotion, discrimination etc. will be given. However, it does not include immunity for any personal wrongdoing that is alleged, investigated and proven.