Whistleblowing 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.

ARBM Whistleblowing Policy (**the Policy**) is established to enhance corporate governance and foster an environment where integrity and ethical behavior is maintained. It encourages genuine concerns to be raised on actual or potential illegal, improprieties or unethical practices (hereinafter referred to as improper conduct) that could compromise and adversely impact ARBM, in good faith and without fear of retaliation or being subject to detrimental action.

Scope of Reporting

Disclosure may be made for any improper conduct, committed or about to be committed, involving, but not limited to:

(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.

Protection to the Whistleblower

The identity of a whistleblower who made a disclosure in good faith will be kept confidential and will only be disclosed on a strictly need-to-know basis. Employees who whistle blow in good faith will also be protected by ARBM from any repercussion.

How to Report and to Whom?

Anyone who becomes aware of, or reasonably suspects, any improper conduct by an employee or representative of ARBM – or is asked to take part in such conduct is encouraged to report it immediately.

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.

Note:

1. The whistleblower is responsible to ensure that the reporting/disclosure is made in good faith and based on reasonable ground, free from malicious intent, and is not for personal gains or with a vested interest.

2. Whistleblower protection under this Policy is not applicable if the individual participates in or contributes to the improper conduct.

Other disclosure channel

Alternatively, the whistleblower can report the concerns to the regulators or law enforcement agencies directly such as Bank Negara Malaysia, Malaysian Anti-Corruption Commission, etc.

Confidentiality

ARBM will take all reasonable steps to protect the confidentiality or anonymity of a whistleblower, to the extent reasonably practicable, unless the information is required under the provisions of the law; or for the purpose of investigation, the disclosure of which would be subject to the consent of the whistleblower.

(a) All information disclosed during the investigation will remain confidential, except where disclosure is necessary to conduct the investigation or to enable appropriate remedial action.

(b) Contact with the whistleblower will be kept to the minimum necessary, and only for purposes of clarifying information provided.

(c) If the whistleblower chooses to self-disclose his or her own identity, ARBM will no longer be obliged to maintain confidentiality regarding that information.

Governance

The Board Audit Committee is responsible for reviewing the effectiveness of whistleblowing policy and process in ARBM. The Committee receives regular updates on relevant matters of concern raised under the whistleblowing channel, together with any management actions taken in response.