

## WHISTLE BLOWER POLICY (Abridge version)

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### 1.0 POLICY STATEMENT

As the subsidiary of the world's largest Islamic Bank, Al Rajhi Bank Malaysia (ARBM or Bank) is committed to the highest ethical standards in conducting its business. It aspires to conduct its affairs in a truthful, honourable, responsible and transparent manner.

In line with the above, ARBM has provided an avenue for all staff, vendors, suppliers and agents of the Bank including members of the public to disclose any improper conduct within ARBM, including its board of directors.

### 2.0 OBJECTIVE

The objective of this Policy is to provide an avenue to encourage any staff, person, entity or third party participating in the Bank's business or activities or members of the public to raise concerns which they feel the Bank should know, without fear of retaliation or discrimination.

### 3.0 SCOPE

The scope of the policy includes, but is not limited to, the reporting of the following types of incidences, suspected or otherwise:

- Fraud
- Corruption
- Bribery
- Theft
- Non-compliances with Policies and Procedures
- Conflict of Interest
- Financial Statement Fraud/Manipulation
- Inappropriate conduct that contravenes public order and Islamic morals that may damage the Bank's reputation
- Misuse of Bank's Property or Asset
- Coercion
- Wilful Omission/Blindness
- Gross Incompetence or Inefficiency
- Sexual Harassment
- Improper Use of Authority
- Illegal/criminal Activities
- Violations of environment, health and safety procedures
- Other Unethical Behaviour

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### 4.0 PROTECTION OF THE WHISTLE BLOWER

The Bank prohibits any retaliatory action against any Whistle Blower for raising in good faith legitimate concerns or questions or for reporting suspected violations. The Bank will not discharge, demote, suspend, threaten, harass or in any manner retaliate or discriminate against any person with respect to whistle blowing done in good faith. If however, the Whistle Blower has made an improper disclosure which was not done in good faith, then disciplinary action including termination could be taken towards the Whistle Blower.

The right of a Whistle Blower for protection against retaliation does not include immunity for any personal wrongdoing that is alleged, investigated and proven.

### 5.0 CONFIDENTIALITY

The identity of the Whistle Blower will be kept confidential, unless so required under the provisions of the law. For the purpose of conducting a competent investigation, the disclosure of the identity would be subject to the consent of the Whistle Blower. All information disclosed during the course of the investigation will remain confidential, except as necessary to conduct the investigation and take any remedial action.

### 6.0 INVESTIGATION

In all instances, the Bank retains the prerogative to determine if circumstances warrant an investigation and, in conformity with this Policy and applicable laws, the appropriate investigative process shall be employed.

### 7.0 ANONYMOUS ALLEGATIONS

Complainants must put their names to allegations as follow-up questions and investigations may not be possible unless the source of the information is identified. Subject to the seriousness of the issues raised, concern expressed anonymously will usually not be investigated.

### 8.0 UPDATING THE WHISTLE BLOWER

The Whistle Blower will be accorded the privilege to be notified of the outcome of the investigation into his/her concern raised. If the Whistle Blower is not happy with the investigation by internal personnel, he/she has a right to report the event to the appropriate regulatory, legal or investigative agencies.

### 9.0 WHISTLE BLOWING REPORTING PROCEDURE

A Whistle Blower may raise his/her concern through any of the following modes:

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- Hardcopy report sent directly to the Designated Recipient
- E-Mail to the Whistle Blowing Mailbox or respective Designated Recipient's email address
- Verbal/Oral (face-to-face or phone call) communication to the Designated Recipient.

For written reports, it is preferred that the Whistle Blower Report Form template be completed, although it is not mandatory.

If the Whistle Blower has grounds to believe that he had been retaliated for lodging a report, he may use the same Whistle Blower Report Form to report to the Designated Recipient.

The Designated Recipient is as below:

<b>For Concern Made Against</b>	<b>Designated Recipient</b>
Any employee, including the CEO	Chief Compliance Officer
Chief Compliance Officer	Appointed Non-Executive Director
Any member of the Board (excluding the Chairman of the Board)	Chief Compliance Officer or Chairman of the Board
Chairman of the Board	Chief Compliance Officer or Appointed Non-Executive Director

Please refer to the FAQs for contact details of the Designated Recipients.

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### 10.0 WHISTLE BLOWER REPORT FORM

WHISTLE BLOWER REPORT FORM		
<p><i>Note: 1. Please complete the information to the extent which you are comfortable. 2. Anonymous concerns are accepted</i></p>		
WHISTLE BLOWER INFORMATION		
Name:	Position:	Division/Branch:
Best Way To Reach You (Tel./Email or etc):		Best Hours To Reach You:
CONSENT TO DISCLOSE YOUR NAME		
<p><i>Please tick in box for name disclosure consent.</i></p> <p><input type="checkbox"/> I consent to my name being disclosed if so required under the provision of the law or for the purpose of conducting a competent investigation.</p>		
<p><i>Please tick in appropriate box</i></p> <p><input type="checkbox"/> INFORMATION ABOUT YOUR CONCERN      <input type="checkbox"/> RETALIATION MADE AGAINST ME</p>		
Name of person your concern is against or name of person who retaliated against you:		Date(s) action occurred:
<p>Please provide a detailed description of your concern. You may attach additional pages if there is not enough space here:</p>		

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### APPENDIX V – WHISTLE BLOWER REPORT FORM (cont.)

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### WHISTLE BLOWER REPORT FORM

Do you have witness(es)?  Yes  No

If Yes, please provide the particulars of your witnesses below:

Witness(es) Name(s):	Contact Details (Tel./Email or etc):	<input type="checkbox"/> Staff	<input type="checkbox"/> Non-Staff
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Witness(es) Name(s):	Contact Details (Tel./Email or etc):	<input type="checkbox"/> Staff	<input type="checkbox"/> Non-Staff
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