

## FAQs for Whistle Blower Policy

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### What is “Whistleblowing”?

Whistleblowing is an act of voluntarily disclosing or reporting to the 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 “Whistle Blower”?

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 means an improper behaviour, act or conduct in relation to the staff’s duties or work which is inconsistent with the due performance of his obligations as a staff of the Bank as well as any violation to the rules and regulations as set out in the Bank’s policies and procedures or other unlawful conduct. They include the following:

- 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

### 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?

In principle, all concerns raised require disclosure of the Whistle Blower’s identity as follow-up questions and investigations may not be possible unless the source of the information is identified. This will also facilitate you to be informed of the outcome of the investigation.

Subject to the seriousness of the issues raised, concern raised anonymously will usually not be investigated.

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### To whom and how may I raise my concern?

Concern may be raised by completing the Whistle Blower Report Form (preferred but not mandatory) which is available at ARBM's website and forwarding it to the Designated Recipients as below:

Concern Against	Designated Recipient	Contact Details
Any staff of the Bank including the CEO	V. Maslamani Chief Compliance Officer Al Rajhi Bank Malaysia	Email: <a href="mailto:Whistleblowing@alrajhibank.com.my">Whistleblowing@alrajhibank.com.my</a> or <a href="mailto:mani@alrajhibank.com.my">mani@alrajhibank.com.my</a>  Address: Level 6, West Block Wisma Selangor Dredging 142-B Jalan Ampang 50450 Kuala Lumpur  Telephone: 603-23017304
Chief Compliance Officer	Ow Chee Hong Non-Executive Director Al Rajhi Bank Malaysia	Email: <a href="mailto:chowch@alrajhibank.com.my">chowch@alrajhibank.com.my</a>  Address: Ground Floor, East Block Wisma Selangor Dredging 142-B Jalan Ampang 50450 Kuala Lumpur
Any member of the Board (excluding the Chairman of the Board)	V. Maslamani Chief Compliance Officer Al Rajhi Bank Malaysia	- As above -
	OR Datuk Dr Nik Norzrul Thani Nik Hassan Thani Board Chairman Al Rajhi Bank Malaysia	Email: <a href="mailto:nik.norzrul@alrajhibank.com.my">nik.norzrul@alrajhibank.com.my</a>  Address: Ground Floor, East Block Wisma Selangor Dredging 142-B Jalan Ampang 50450 Kuala Lumpur
Chairman of the Board	V. Maslamani Chief Compliance Officer Al Rajhi Bank Malaysia  OR Ow Chee Hong Non-Executive Director Al Rajhi Bank Malaysia	- As above -

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### **What happens if my complaint was found to have no basis/unfounded?**

As long as the concern was disclosed in good faith, you will not be affected in any way.

### **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?**

You will be notified within 14 days if your concern warrants an investigation. If it does, you will be notified of the outcome of the investigation upon completion of the investigation process.

### **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.