

# RHB Bank Whistleblowing Policy

## Policy Statement

RHB Banking Group (“Group”) expects all employees of the Group to act in accordance with the highest standard of professional integrity in all aspects of their activities and to comply with all applicable laws, regulations, internal policies and guidance. As part of this commitment, RHB has in place an avenue for disclosure of any improper conduct or wrongful act. This policy is applicable to all entities within the Group, including overseas branches and subsidiaries.

## Objectives of this policy

The objective of this policy is to provide a proper mechanism and minimum standards to be adhered by entities across RHB Banking Group (“Group”) in dealing with disclosure on questionable actions or wrongdoings by any personnel in the Group and the Group’s Business Partners. It aims to encourage personnel to raise their concerns without fear of reprisal, allows for early detection of unlawful and unethical conducts and it helps nurture a culture of accountability.

## Scope

The following are examples of improper acts, wrongdoings and misconducts which are generally accepted for any RHB personnel or business partners to whistleblow, of which the list is non-exhaustive:

- Any fraud, unlawful civil or criminal act;
- Any act of dishonesty, corrupt, abuse of power or authority for personal financial gain, any unauthorised or ulterior purpose;
- Any breach of RHB Group’s Codes including Group’s Code of Ethics and Conduct for Employees, and violation of laws, rules and regulations governing the business and operations of the Group;
- Any malpractices or misdeeds, such as unethical or unlawful activity with regards to privileged information and material non-public information, market manipulation, rogue trading, market rigging, credit fraud, forgery, misappropriation of funds and/or assets, and any other unprofessional conduct that is in violation of laws, rules, regulations and Codes;
- Any unethical or questionable acts that pose or lead to health and safety risks, sexual or physical abuse, retaliation or retribution against the whistle blower and other similar acts; and
- Any creation of misleading, dissemination of misleading and/or false financial records.

This Policy does not apply to personal grievances concerning your employment. Such matters shall be dealt with under our Human Resource Policies and Procedures.

## Key Principles

The key principles of the Group Whistleblowing Policy are:

<b>Principle 1</b>	The Group has <b>zero tolerance</b> on any form of fraudulent misconducts, corrupted acts or major business and human rights violations, in line with the Codes (all ethics-related codes within the Group) and the Group's shared Values.
<b>Principle 2</b>	The Boards and the Senior Management must give <b>full commitment</b> in leading the Group and its Personnel towards a culture of integrity, openness, compliance and disclosure.
<b>Principle 3</b>	The Group must provide <b>assurance and protection</b> to the whistle blowers who report discreetly in bona fide (good faith) on unethical behaviors and business misconducts within the organisation or of its Business Partners.
<b>Principle 4</b>	The whistle blower must provide <b>basic information</b> on the alleged unethical behaviors and business misconducts, including his/her own personal information, to be qualified as the Group's registered or formal whistleblowing reports.
<b>Principle 5</b>	All whistle blowers must escalate the alleged unethical behaviors and business misconducts through the approved <b>formal channels and avenues</b> as provided by the Group.
<b>Principle 6</b>	The Group retains the prerogative in all instances to determine when circumstances warrant an investigation (after due <b>deliberation and evaluation</b> processes) and the appropriate investigative process to be employed in line with the relevant policies, laws and regulations.
<b>Principle 7</b>	The Group must have clear <b>investigation</b> procedures and process to handle investigation of the whistleblowing cases.
<b>Principle 8</b>	The Group must have proper <b>record-keeping</b> on all the reported cases of whistleblowing and maintain a high degree of confidentiality on such reports.
<b>Principle 9</b>	The Group must be <b>transparent</b> on disclosure of reported whistleblowing cases and the outcome of cases being investigated, in line with good governance practice.
<b>Principle 10</b>	The Group must periodically conduct <b>awareness</b> and communicate to its Personnel and Business Partners on the availability of formal channels and avenues for whistleblowing.

## Disclosure Avenues

Anyone can raise a concern or report a wrongdoing/misconduct via the following authorised reporting avenues:

Designated Recipients:	E-mail address:	Mailing address:
Group Integrity & Governance:	speakup@rhbgroup.com	Sealed letters addressed to: <Name of Designated Recipient>, d/a Group Integrity & Governance, RHB Bank Berhad, Level 10, Tower One, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia.
Senior Independent Non Executive Director, RHB Bank Berhad:	bacchairman@rhbgroup.com	
Group Chairman:	ahmad.badri@rhbgroup.com	
Chairman of the Board Audit Committee:	bacchairman@rhbgroup.com	
Group Managing Director:	mohd.rashid@rhbgroup.com	
Group Chief Internal Auditor:	alex@rhbgroup.com	
Group Chief Integrity & Governance Officer:	azmanshah@rhbgroup.com	

We appreciate your co-operation to ensure that the whistleblowing reporting channel is only used for the purpose of reporting matters involving misconducts highlighted in this document.

For other customer complaints and reports, kindly contact the following:

### 1. Customer Care Centre

Contact our customer service team for raising complaints or providing feedback.

Call: 03-9206 8118

Email: [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com)

### 2. Customer Advocacy

If you are unhappy with the resolution offered by our Customer Care Centre, you can have your complaint reviewed by the Customer Advocacy team.

Email: [customer.advocacy@rhbgroup.com](mailto:customer.advocacy@rhbgroup.com)

## Disclosure Avenues

Alternatively, the whistle blower may report directly to relevant government or regulatory authorities and enforcement agencies in Malaysia, not limiting to the following:

<b>Bank Negara Malaysia</b>	<a href="https://www.bnm.gov.my/whistleblowing-policy">https://www.bnm.gov.my/whistleblowing-policy</a>
<b>Securities Commission</b>	<a href="https://www.sc.com.my/investor-empowerment/lodge-a-complaint">https://www.sc.com.my/investor-empowerment/lodge-a-complaint</a>
<b>Malaysia Anti-Corruption Commission</b>	<a href="https://portaladuan.sprm.gov.my/">https://portaladuan.sprm.gov.my/</a>

Whistle blowers are encouraged to include the following information in their disclosure to the relevant designated recipients of the whistleblowing report:

- (i) Whistle blower's name and contact details such as telephone number and/or e-mail address;
- (ii) Details of the allegation including where and when the alleged misconduct/ wrongdoing took place;
- (iii) Details of the person(s) involved;
- (iv) Details of witnesses, if any;
- (v) Other relevant information; and
- (vi) Any supporting evidence (if available).

## Whistle Blower Protection

RHB Banking Group commits to ensure that all disclosed information, including the identity of the whistle blower shall be kept confidential, unless so required under the provisions of the law or policy or when the Group Whistleblowing Policy's requirements are not adhered to.

In situations where the disclosure of an improper conduct is found to be frivolous or vexatious, known to the whistle blower to be false or untrue or made solely or substantially to avoid dismissal or other disciplinary action, the Group reserves the right to revoke or exclude the protection offered to the said whistle blower.

Kindly note that all the protections assured under the Whistleblower Protection Act 2010 will only be accorded to the whistle blowers who report directly to the relevant enforcement agencies.