MAYBANK GROUP WHISTLEBLOWING HOTLINE FOR EMPLOYEES AND MEMBERS OF THE PUBLIC

Any employee or member of the public who has knowledge or is aware of any improper conduct (misconduct or criminal offence) committed or about to be committed within Maybank Group is encouraged to make a report / disclosure via any of the following dedicated reporting channels:-

- Secured Email Address at whistleblowing@maybank.com
- 24 Hours Secured Hotline (Toll Free) number 1-800-38-8833 or +603-2026 8112 for Overseas.
- Secured P.O. Box Mail Address at **Group Compliance, P.O. Box 11635, 50752 Kuala Lumpur, Malaysia**

For more details, please refer to Maybank Group Whistleblowing Policy and Maybank Group Whistleblowing Frequently Asked Questions (FAQs) below.

MAYBANK GROUP WHISTLEBLOWING POLICY

POLICY STATEMENT

Malayan Banking Berhad and its subsidiaries and overseas branches ("Maybank") is committed to the highest standard of ethics and integrity in its conduct of business and operations. As part of this commitment, Maybank has in place an avenue for disclosure of any improper conduct.

OBJECTIVES OF THIS POLICY

The objective of this policy is to ensure that all employees and members of the public have access to secured channels to make disclosures on any improper conduct by any member or representative of Maybank, with the assurance that there will be no repercussion against them.

SCOPE

Improper conduct includes, but is not limited to:

- Bribery and corruption;
- Fraud, theft or embezzlement;
- Abuse of power by an employee;
- Conflict of interest;
- Breach of Maybank's Code of Conduct;
- Failure to comply with legal and regulatory obligations;
- Unauthorised disclosure of customer information; and
- Concealment of any of the above.

Any person who is aware of, or has reasonable grounds to suspect that, any improper conduct has been committed by an employee or representative of Maybank can make a disclosure.

DISCLOSURE CHANNELS

Disclosures can be made via any of the following channels:

Automated Hotline	Secured voice recording: Toll-free number 1-800-38-8833 or 603-20268112 for overseas
E-mail	whistleblowing@maybank.com
Letter	Group Compliance, P.O. Box 11635, 50752 Kuala Lumpur

For further information on the list of toll free lines in countries where Maybank has presence, please to Maybank Whistleblowing Channels.

Whistleblowers are encouraged to include the following information in the disclosure to facilitate investigations:

- Name of person(s) involved;
- Date and time of the event;
- Nature of the event;
- Witness to the event, if any; and
- Evidence of the event, if any.

OTHER DISCLOSURE CHANNELS

The whistleblower may also make disclosures through the following channels:

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

CONFIDENTIALITY AND PROTECTION OF 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 whistleblow in good faith will also be protected by Maybank from any repercussion.

WHISTLEBLOWING GOVERNANCE COMMITTEE

Maybank's Whistleblowing Governance Committee is chaired by an independent non-executive director. The governance committee provides oversight to ensure that disclosures made via the whistleblowing channels are accorded with adequate attention, independence, investigation and remedial action, where necessary.