

WHISTLEBLOWING POLICY

Affin Bank Group (or “Bank”) is committed to developing a culture with high standards of openness and probity to enhance the quality as well as standards of governance and accountability.

The Bank takes a serious stance against any unlawful conduct, financial malpractice, potential danger to customers, suppliers, members of the public, or the environment, or what may be considered wastage or other avoidable losses committed by its employees.

Affin Bank Group has hence put in place a Whistle Blowing Policy to provide an avenue for all employees and members of the public to report any improper conduct.

The types of improper conduct may include but is not limited to the following:

- breach of legal obligation and statutory requirement
- improper or unauthorized use of public or other funds
- unlawful activity, whether criminal or breach of civil law
- fraud and corruption
- financial irregularity or malpractice
- insider trading, inducement, bribery and dishonesty
- breach of Health and Safety Regulation
- miscarriage of justice (e.g. harassment, discrimination, victimization or abuse of power)
- unauthorized disclosure of confidential information
- improper or unethical conduct
- deliberate wastage, theft or abuse of Bank’s provisions/utilities
- deliberate damage of Bank’s asset/property

WHO CAN WHISTLEBLOW?

- a) Any employee within the Affin Bank Group;
- b) Third parties, such as Bank’s customers, service providers, vendors, contractors, suppliers, consultants and interns.

PROTECTION TO WHISTLEBLOWER

The Bank will protect the confidentiality of all concerns raised in good faith by a Whistleblower.

The Bank will treat all disclosures in a confidential and sensitive manner.

REPORTING CHANNELS

Disclosures can be made through ANY of the following reporting channels:



email to the following email addresses:

- 1) YBhg. Tan Sri Mohd Ghazali Bin Mohd Yusoff
Independent Non-Executive Director for Whistle Blowing
Email address: mohdghazali@affinbank.com.my

OR

- 2) En Kamarul Ariffin Bin Mohd Jamil
Managing Director/Chief Executive Officer
Email address: kamarulariffin@affinbank.com.my

OR

- 3) whistle_blowing@affinbank.com.my, which is linked to BOTH INED and MD/CEO above.



in person by writing to make an appointment to meet the following parties:

- 1) YBhg. Tan Sri Mohd Ghazali Bin Mohd Yusoff
Independent Non-Executive Director for Whistle Blowing

AND/OR

- 2) En Kamarul Ariffin Bin Mohd Jamil
Managing Director/Chief Executive Officer

at address : AFFIN BANK BERHAD
17th Floor, Menara AFFIN
80 Jalan Raja Chulan
50200 Kuala Lumpur



in writing and **mail/hand-deliver** to:

- 1) YBhg. Tan Sri Mohd Ghazali Bin Mohd Yusoff
Independent Non-Executive Director for Whistle Blowing

AND/OR

- 2) En Kamarul Ariffin Bin Mohd Jamil
Managing Director/Chief Executive Officer

AFFIN BANK BERHAD
17th Floor, Menara AFFIN
80 Jalan Raja Chulan,
50200 Kuala Lumpur

** must be sent in a sealed envelope with the words **“Strictly Confidential”**. Please also state on the top left hand corner of the envelope: **“To be opened by the Addressee only”**.*

The use of the enclosed [Whistle Blowing Form](#) is encouraged.

Other relevant avenues external to the Bank which a Whistleblower may direct his/her concern to are listed in the link below:



[the Regulators or Law Enforcement Agencies](#)

Note: For Bank Employees/Interns:



Apart from the Reporting Channels listed above, employees/interns may use the **drop-in boxes** located at **11th and 18th Floor of Menara AFFIN, Kuala Lumpur**

REQUIRED INFORMATION

To facilitate any investigation required, the following information should be provided:

- a) Name of individual who is lodging the report, telephone number, correspondence address or email address.
- b) Details of the person involved or affected;
- c) Nature of the allegation including where and when the alleged improper conduct took place; and
- d) Any supporting evidence or information from witnesses who can assist in the investigation.

NOTIFICATION OF THE OUTCOME

The response will depend on the nature of the concern that was raised. If it has been decided that further investigation should be made under the Bank's whistle-blowing policy, the INED and/or MD/CEO may request for more information or evidence from the Whistleblower or investigate the matter through the Group Internal Auditor or other independent parties.

The Whistleblower will be informed of the final outcome of the investigation subject to legal and confidentiality considerations.