

MAYBANK GROUP WHISTLEBLOWING POLICY FAQ

A. PREAMBLE

Q1 : Does Maybank have a Whistleblowing platform?

A1 : Yes, it's under the purview of Group Compliance.

Q2 : What is "Whistleblowing"?

A2 : Whistleblowing is an act of voluntary disclosure/reporting to the Management for further action, of any improper conduct (misconduct or criminal offence or malpractices) committed or about to be committed by an employee or external party (individual or entities not employed by Maybank Group who's engaged or seeking dealing with Maybank Group and their employees, agents and representatives).

Q3 : What is Maybank Group Whistleblowing Policy?

A3 : Maybank Group Whistleblowing Policy provides an avenue for all employees of Maybank Group and members of the public to disclose any improper conduct in accordance with the procedures as provided under the policy.

Q4 : What is "Misconduct" or what kind of misconduct can I report?

A4 : Misconduct means an improper behaviour or an act or conduct in relation to the employee's duties or work which is inconsistent with the due performance of his obligations which shall include but not limited to the following:

- i. Any form of financial crime, including fraud;
- ii. Bribery and corruption;
- iii. Harassment, abuses and intimidation;
- iv. Conflict of Interest and potential abuse of position for personal gains;
- v. Serious breach of the Maybank Group's Code of Ethics and Conduct;
- vi. Disclosure of sensitive data or information to outsiders (third party)
- vii. Misuse of the Maybank Group's Property;
- viii. Non-Compliance to Maybank Group's Policies and Procedures
- ix. Regulatory breach or non-compliance to regulatory requirements.

Q5 : Who is the "Whistleblower"?

A5 : Any person i.e. Maybank Group's employee or members of the public including vendors, contractors, suppliers, customers and external party who make a disclosure / reports about an actual, suspected or anticipated improper conduct/behaviour in the organisation via the various dedicated channels.

B. CHANNELS OF REPORTING

Q6 : What are available channels for Whistleblower report any concern?

A6 : Disclosure can be made to any of the following reporting channels:

- 24 hours Secured Hotline voice recording (Toll Free) number **1-800-38-8833** or **603-20268112** for overseas
- Email to **whistleblowing@maybank.com**
- In writing to **Group Compliance, P.O.Box 11635, 50752 Kuala Lumpur**

Q7 : What is the coverage of Whistleblowing channels?

A7 : The Whistleblowing reporting channels are applicable across all subsidiaries and countries where Maybank Group has presence in.

Q8 : What information should I provide when I made a report / disclosure?

A8 : The following information are required by the Designated Whistleblowing personnel Maybank Group to expedite the communication, investigation, deliberation and decision-

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making on the concern raised:-

- a. Details of the person(s) involved;
- b. Details of the allegation
 - Nature of allegation
 - Where (location) and when (date/time) the alleged misconduct/wrongdoing took place.
- c. Any supporting documentary evidence (if available); and
- d. Other relevant information.

Q9 : Does the Whistleblower required to reveal their identity or can they choose to remain anonymous when making a disclosure?

A9 : Maybank Group encourages Whistleblower to disclose his/her identity to enable him/her to be accorded with the necessary protection. Nevertheless, Whistleblower may choose to remain anonymous.

Q10 : Do the allegation / concern raised by anonymous Whistleblower will still be investigated?

A10 : The Designated Whistleblowing personnel will give consideration on the concern /allegation raised by anonymous Whistleblower to the following factors prior to initiating any investigation:-

- a. The seriousness of the issue raised;
- b. The credibility of the concern;
- c. The amount and details of information provided;
- d. The availability of documentary evidence.

C. PROTECTION ACCORDED TO WHISTLEBLOWER

Q11 : Is the identity of the Whistleblower being protected?

A11 : Yes, the identity of Whistleblower will be kept confidential at all times. Maybank Group is committed to ensure that no person raising the concern is victimised, harassed, retaliated or otherwise unfairly treated by reason of raising such concern.

Q12 : Does Whistleblower being protected under any Act of Malaysian Law?

A12 : The Whistleblower is protected under “Whistleblower Protection Act 2010”. An Act to combat corruption and other wrongdoings by encouraging and facilitating disclosures of improper conduct in an organisation.

Q13 : Are the Whistleblower concern / disclosure being shared with other staff?

A13 : No. The Whistleblower allegation /concern /disclosure will be strictly governed and administered with highest confidentiality by the designated personnel.

Q14 : What is retaliation and is the Whistleblower being protected from retaliation?

A14 : Any detrimental action taken, including threats against “Whistleblowers” or any person related to or associated with the Whistleblower in reprisal for or to punish him / her for reporting of relevant concerns in good faith.

This policy provides assurance that if retaliation happens, he/she must report to the Whistleblowing channels by substantiating the claim with factual information or documentation. If the act of retaliation is committed by an employee of Maybank Group, the management will institute the necessary disciplinary action. However, if the act of retaliation is committed by an external party and if it's proven, Maybank Group may take action to hold the external party accountable including instituting civil and/or criminal actions against him/her in the court of law.

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D. ASSISTANCE IN THE INVESTIGATION

Q15 : *Would the Whistleblower be called to assist the investigation of the concern raised?*

A15 : Yes, only if the Whistleblower agreed to assist the investigation. There will be instances where a Whistleblower will be called / communicated to assist in the investigation to provide more details of his / her concern raised.

Q16 : *Would the Whistleblower be informed of the outcome of the disclosure / concern raised?*

A16 : Whistleblower will not be informed on the investigation outcome. The investigation report will be kept securely and may be shared with authorised interested party including regulators where necessary.