

Whistleblowing Policy

PURPOSE

BPMB Group is committed to uphold the highest standards of ethical, integrity, accountability and legal conduct.

BPMB Group is also committed to uphold Malaysia's Anti-Corruption Principles in promoting integrity, transparency and good governance in all aspects of its operation and this is reflected in its initiative of signing the "Corporate Integrity Pledge".

This Whistleblowing Policy sets out avenues for legitimate Concerns to be objectively investigated and addressed. Individuals must be able to raise Concerns about illegal, unethical or questionable practices in confidence and without the risk of reprisal.

APPLICABILITY

This Whistleblowing Policy applies to all Directors of BPMB Group, Shariah Committee (refer to Associated Persons), senior management, employees and any other persons who have established relationship with BPMB Group. It includes but not limited to customers, potential customers, agents, consultants, Public/Government Officials (refer to Business Associates) and Third Parties.

CONCERNS AND DISCLOSURE OF CONCERNS

Concerns falling under the scope of this Whistleblowing Policy and that can be reported through whistleblowing include, but not limited to:

- i) The act of corruption, bribery or blackmail;
- ii) The act of fraud, theft or embezzlement;
- iii) The act of bullying or harassment;
- iv) Abuse of power and/or authority;
- v) Breach(es) of applicable laws & regulations;
- vi) Breach(es) of BPMB Group's policies and/or procedures;
- vii) Conflict of Interest situations;
- viii) Illegal activities and criminal offences;
- ix) Misconduct or miscarriage of justice;
- x) Misuse of BPMB Group's Property;
- xi) Any other Concerns that may expose BPMB Group to reputational risks in case of public disclosure; and
- xii) Concealment or abetment of any of the above.

Matters which do not fall under the scope mentioned above shall be categorized as grievances i.e. discipline, demotion, improper classification or denial of earned overtime etc. and do not fall under the ambit of the Whistleblowing Policy.

Level of Anonymity

Below are the levels of anonymity adopted by BPMB Group:-

No	Level of Anonymity	Details
1	Anonymous	The Whistle blower is not willing to reveal his/her identity.
2	Confidential (Restricted)/ Partially Anonymous	The Whistleblower is partly willing to reveal his/her identity.
3	Non-Anonymous	The Whistleblower is willing to disclose his/her identity in making disclosure.

Channels to Whistleblow

Whistleblower can choose any of the following channels to whistleblow any Concerns. The disclosure shall be made in writing (sealed mail) to any of the following members:

Channel	Designation	Email
Director	1. Chairman of Board of Director (BOD) 2. Chairman of Audit Committee (BAC)	bod.wb@bpmb.com.my bac.wb@bpmb.com.my
Management	1. Chief Risk & Compliance Officer (CRCO) 2. Chief Internal Auditor (CIA) 3. Head of Compliance	crco.wb@bpmb.com.my cia@wb@bpmb.com.my hc.wb@bpmb.com.my

PROTECTION TO WHISTLEBLOWER

BPMB Group shall provide protection (to the extent reasonably practical) to the Whistleblower provided that the disclosure is made in good faith.

ALTERNATIVE AVENUES TO WHISTLEBLOW

Whistleblower may also make a report to the relevant enforcement authority i.e. PDRM, MACC or others LEA of any Concern and/or of any detrimental or reprisal action committed by any person against him, where relevant.

Appendix 1: Whistleblowing Form