

GROUP WHISTLEBLOWING POLICY

IF SOMETHING'S WRONG, SPEAK UP!

By speaking up, we are holding the wrong-doers accountable

Policy Statement

The Group Whistleblowing Policy (GWBP) encourages you to speak up against misconduct. Bank Islam Group is dedicated to maintaining high ethical, moral, legal, and business standards. The Group also values transparency and accountability in all its operations, while upholding Shariah principles.

Objective of the Policy

The GWBP aims to promote and develop a culture of transparency, accountability, and integrity. This policy offers a clear process for Group employees and the public to report improper conduct, while ensuring protection for those who come forward with allegations.

Applicability of the Policy

This policy applies to the Group which includes members of the Board of Directors, including all Board Committees in the respective entities, Shariah Supervisory Council members, Investment Committee members, employees, business associates, intermediaries and all parties involved directly or indirectly in the affairs of the Group where they are required to strictly adhere to this policy in carrying out and discharging their responsibilities. The policy also applies to members of the public, where relevant.

Scope of Reporting

A disclosure of an unethical conduct and malpractice that may cause potential risk to the Group shall include but not limited to the following issues:

- a) Bribery, receiving and/or giving kickbacks;
- b) Fraud or dishonesty;
- c) Abuse of position;
- d) Abuse of the Group's property and information;
- e) Forgery or alteration of any documents belonging to the Group, its customers, another financial institution(s), or agents of the Group;
- f) Embezzlement or theft;
- g) Conflict of interest;
- h) Poor or unethical sales practices, including mis-selling and insider trading;
- i) Any other actual or suspected breach of any other laws;
- j) Breach of the Bank's Code of Ethics and Conduct and any other policies;
- k) Breach of BNM/Securities Commission Malaysia/Bursa Malaysia's policy/ regulatory documents;
- l) Abetment to commit any of the above wrongdoing;
- m) Detrimental action taken against WB or persons closely associated with WB; and
- n) Improper behaviour/ other matters that may breach the Group's and/ or subsidiary's Code of Ethics and Conduct and/ or actions that may damage or negatively impact the Group's financial wellbeing and branding.

Members of the public are also encouraged to whistleblow should they have discovered any incidences above, where relevant.

Confidentiality and Protection to Whistleblower

Whistleblower (WB) is encouraged to identify himself/herself when submitting a disclosure report. If the identity is not revealed, the Group has the discretion whether to proceed with the investigation or reject the anonymous disclosure. All concerns and disclosure made through this procedure will be treated in confidentiality and all effort will be made as not to reveal WB's identity unless otherwise agreed. The WB will be protected from any reprisal and/or detrimental action within the Group as a direct consequence of his or her disclosure.

Conditions of Whistleblowing

The conditions of whistleblowing are as follows:

- The report of the suspected wrongdoing is made in good faith and in the best interest of the Group;
- The whistleblower has the 'reasonable belief' that the information reported was true at the time of reporting.
- Whistleblower shall treat the report made in confidentiality at all times.

To Whom to Disclose

Any disclosure of improper conducts depending on the identity of the person being complained against, shall be made to any of the relevant Designated Person (DP) through the email channels as set out in the table below:

a) Bank Islam Group

Person being reported	Designated Person(s) and email address
<u>Tier 1</u> Any member of the BOD and SSC	Chairman Bank Islam chairman@bankislam.com.my
<u>Tier 2</u> i) Chairman BOD ii) GCEO iii) GCIGO iv) Any member of IGD	Senior Independent Non-Executive Director (SINED) SINED@bankislam.com.my
<u>Tier 3</u> Employees of the Group excluding BIMBSEC, BIMBINVEST and BITL/ BILOB	i) SINED ii) GCIGO whistle@bankislam.com.my

b) Bank Islam Securities Sdn Bhd (BIMBSEC)

Person being reported	Designated Person(s) and email address
<u>Tier 1</u> Any member of BIMBSEC's BOD and BIMBSEC SAC	Chairman BIMBSEC chairman.bimbsecurities@bankislam.com.my
<u>Tier 2</u> i) Chairman BIMBSEC ii) CEO BIMBSEC	Chairman BARC BIMBSEC barc.chairman.bimbsecurities@bankislam.com.my
<u>Tier 3</u> i) Employees of BIMBSEC ii) Registered Persons of BIMBSEC including Marketing Representatives	i) Chairman BARC BIMBSEC ii) GCIGO whistle.bimbsecurities@bankislam.com.my

c) BIMB Investment Management Berhad (BIMBINVEST)

Person being reported	Designated Person(s) and email address
<u>Tier 1</u> Any member of BIMBINVEST's BOD, Investment Committee and Shariah Advisors	Chairman BIMBINVEST chairman.bimbinvestment@bankislam.com.my
<u>Tier 2</u> i) Chairman BIMBINVEST ii) CEO BIMBINVEST	Chairman BARC BIMBINVEST barc.chairman.bimbinvestment@bankislam.com.my
<u>Tier 3</u> Employees of BIMBINVEST	i) Chairman BARC BIMBINVEST ii) GCIGO whistle.bimbinvest@bankislam.com.my

d) BITL/ BILOB

Person being reported	Designated Person(s) and email address
<u>Tier 1</u> i) Chairman BITL/ BOC ii) Any member of BITL Board/ BOC	SINED SINED@bankislam.com.my
<u>Tier 2</u> i) CEO BITL ii) Senior Vice President, BILOB iii) Employees of BITL and BILOB	i) SINED ii) GCIGO whistle@bankislam.com.my

Bank Islam Group Integrity Hotline

For disclosure against the Group employees including BIMBSEC, BIMBINVEST and BITL/BILOB, the disclosure can also be made via secured Integrity Hotline at **1-800-18-0201** attended personally by Group Chief Integrity and Governance Officer.

Withdrawal of Disclosure

A WB who wishes to withdraw his/her disclosure is required to write to the respective DP as stated above, together with supporting reason(s) for the withdrawal.

Maintenance of Documents

All documents relating to whistleblowing (i.e. whistleblowing reports, investigation documents etc.) shall be kept at a secured place by the GCIGO.

Alternative Avenues to Whistleblow

Alternatively, a WB may also lodge a report to the Bank Negara Malaysia, Polis Diraja Malaysia, Malaysian Anti-Corruption Commission or any other enforcement agencies.