

GROUP WHISTLE BLOWING POLICY

IF SOMETHING'S WRONG, SPEAK UP!
By speaking up, we are holding the wrong-doers accountable

Policy Statement

Group Whistleblowing Policy (GWBP) aims to urge you to speak up against wrongdoings and Bank Islam Group (the Group) is committed to ensure the highest standards of ethical, integrity, moral and legal business conduct and practices. The Group is also committed to transparency and accountability in all aspects of its business and operations. These commitments shall also align with the Group in championing Shariah values and to maintain the standards of Shariah principles.

Objective of the Policy

This Policy is to provide an avenue for all employees of the Group and members of the public to disclose any improper conduct in accordance with the procedures as provided for under this Policy and to provide protection for employees and members of the public who report such allegations.

Applicability of the Policy

This Policy shall be applicable to all employees of the Group, senior management, directors, including its subsidiaries and any other individuals who have established a relationship with the Group including, but not limited to, agents, consultants, contractors, vendors, suppliers, and service providers.

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) Any other actual or suspected breach of any other laws;
- i) Breach of the Bank's Code of Ethics and Conduct and any other policies;
- j) Breach of BNM policy documents;
- k) Abetment to commit any of the above wrongdoing;
- l) Detrimental action taken against WB or persons closely associated with WB; and
- m) Such other matter 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 branding.

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



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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 confidence and all effort will be made as not to reveal WB's identity unless otherwise agreed. The Group shall take all necessary measures to ensure that the identity and personal information of the WB shall be always protected and kept confidential. Upon making the disclosure in good faith, the WB will be protected from any reprisal and/or detrimental action within the Group as a direct consequence of his or her disclosure.

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
Tier 1 Any member of the Board of Directors (BOD) and Shariah Supervisory Council (SSC)	Chairman Bank Islam chairman@bankislam.com.my
Tier 2 1. Chairman BOD 2. Group Chief Executive Officer (GCEO) 3. Group Chief Integrity & Governance Officer (GCIGO) 4. Any member of Integrity & Governance Department (IGD)	Senior Independent Director (SID) SID@bankislam.com.my
Tier 3 Employees of the Group excluding BIMB Securities Sdn Bhd (BIMBSEC) and BIMB Investment Management Berhad (BIMBINVEST)	1. Senior Independent Director (SID) 2. GCIGO whistle@bankislam.com.my or online submission through Bank's corporate website: https://cif.bankislam.com.my/WB/

b) BIMB Securities Sdn Bhd (BIMBSEC)

Person being reported	Designated Person(s) and email address
Tier 1 Any member of BIMBSEC's BOD and Shariah Advisory Committee (SAC)	Chairman BIMBSEC chairman.bimbsecurities@bankislam.com.my
Tier 2 1. Chairman BIMBSEC 2. Chief Executive Officer (CEO) BIMBSEC	Chairman Board Audit & Risk Committee (BARC) BIMBSEC Barcchairman.bimbsecurities@bankislam.com.my
Tier 3 Employees of BIMBSEC	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
Tier 1 Any member of BIMBINVEST's BOD, Investment Committee and Shariah Advisors	Chairman BIMBINVEST chairman.bimbinvestment@bankislam.com.my
Tier 2 1. Chairman BIMBINVEST 2. CEO BIMBINVEST	Chairman BARC BIMBINVEST Barcchairman.bimbinvestment@bankislam.com.my
Tier 3 Employees of BIMBINVEST	1. Chairman BARC BIMBINVEST 2. GCIGO whistle.bimbinvestment@bankislam.com.my

Bank Islam Group Integrity Hotline

For disclosure against the Group employees including BIMBSEC and BIMBINVEST, 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 agency; if he/she so wishes.



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