

BANK RAKYAT WHISTLEBLOWING POLICY FAQ

1. Who can be a whistleblower?

Any employee or Person or group of employees of the Bank or members of the public such as the Bank's vendors (ie: contractors, suppliers) and the Bank's business partners (ie: panel solicitors, auditors, valuers) who makes a disclosure against an employee of the Bank about an actual, suspected or anticipated improper conduct within the Bank.

2. Why should I whistleblow?

Whistleblowing allows the Bank's internal management to promptly investigate and addressed improper conduct involving its employees before serious damage is caused. This may help to preserve and build the Bank's integrity and credibility to all its stakeholders.

3. What do you mean by "improper conduct"?

Improper Conduct 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/her obligations as an employee and includes breach of discipline or violation of the rules and regulations as set out in the Bank's Code of Business Conducts and Ethics or other unlawful conduct punishable under the laws of Malaysia which shall include but not limited to the following:

- i. Criminal offences such as fraud, criminal breach of trust, forgery, terrorism, abetment, theft or embezzlement;
- ii. Bribery, corruption or blackmail;
- iii. Abuse of Power;
- iv. Conflict of Interest;
- v. Misuse of Bank's Property.

4. What should I disclose if I decide to whistleblow?

The following information are required by the Bank to expedite the communication, investigation, deliberation and decision-making:

- a. Details of the person(s) involved;
- b. Details of the allegation;
- c. Nature of the allegation;
- d. Where and when the alleged misconduct/wrongdoing took place.
- e. Other relevant information deemed useful to facilitate the investigation; and
- f. Any supporting evidence (if available).

5. How do I report?

Any Employee or Person are encouraged to utilize one of the Bank's multiple channels for reporting concern of Improper Conduct such as follows:

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- Report in writing using the Whistleblowing Form (Appendix1) direct to the Bank's Designated Recipient.
- Email to whistle@bankrakyat.com.my.
- In person direct to any member of Information Evaluation Committee.

6. If I decide to be anonymous, is this permissible?

Yes, you may choose to report your concern anonymously in writing via any of the Bank's available reporting channel. However, if you choose to withhold your identity from the report, investigators may be unable to ask you any additional follow-up questions which could limit the scope of the investigation. The Bank may choose not to proceed with the investigation if further relevant information is unattainable from sources other than from the whistleblower.

7. What do you mean by 'disclosure in good faith'?

Disclosure in good faith means a disclosure made under sincere belief without any malicious motive or intent to damage one's reputation or office. As far as the employees are concerned, the disclosures are made in the best interest of the Bank.

8. Will I get the protection from disclosing improper conduct?

Yes, you will be accorded with protection of strict confidentiality unless otherwise required by law and protection against any adverse and detrimental actions within the Bank. However, the protection may be revoked if it was found that:

- a) The Whistleblower himself has participated in the Improper Conduct disclosed;
- b) The Whistleblower wilfully made in his disclosure of Improper Conduct a material statement which he knew or believed to be false or did not believe to be true;
- c) The disclosure of Improper Conduct is frivolous or vexatious;
- d) The Whistleblower does not have personal knowledge or a factual basis for the disclosure of Improper Conduct;
- e) The disclosure of Improper Conduct is made solely or substantially with the motive of avoiding dismissal or other disciplinary action; or
- f) Where there are any other circumstances that indicate the disclosure has been made with malicious intention, ulterior motive or for personal gain.

9. Will I be notified of the outcome of the investigation?

Yes, you will be notified upon completion of the process provided your identity is made available during the disclosure. In addition, following your disclosure, you will be provided with a reference number which will be used for subsequent communications.

10. Will any action be taken against me if the outcome of the investigation showed no improper conduct has been committed?

As long as the disclosure was made in good faith, you will not be affected. However, in the event that it is discovered that such disclosure was made with malicious/ill intent to injure the reputation of the person against whom the disclosure was made, appropriate action including legal action can be taken against you.

11. What should I do if I was victimized from the improper conduct raised?

The whistleblower is protected from detrimental action within the Bank as consequence of the disclosure. Any loss suffered as a result of unfair treatment and or detrimental action can be reported via Remedies of Detrimental Action Form (*Borang Tindakan Yang Memudaratkan*) as per Appendix 3 of Whistleblowing Policy GPP 169.