



THE ASIAN BANKER
Liquidity Risk Technology
Implementation of the Year
Risk Technology Implementation Awards 2017



WHISTLE-BLOWING POLICY

INTRODUCTION

The Bank recognizes that as a Bank customer or staff, you may, from time to time, witness practices that seem suspicious with regard to malpractice or wrongdoing, within your service area or in the Bank. The Bank is committed to develop a culture with highest possible standards of openness, probity as a contribution towards enhancing the quality and ensuring high standards of governance and accountability for the Bank.

The Bank takes a serious stance against any unlawful conduct, financial malpractice, any potential dangers to customers, suppliers, members of the public, or the environment, or what may be considered wastage or other avoidable losses committed by its employees.

WHO CAN RAISE CONCERNS?

- i) Any employee of the Bank; or
- ii) Any (legal or natural) person providing services to, or having a business relationship with the Bank (vendors/service providers/customers)

WHAT TYPES OF CONCERNS SHOULD YOU RAISE?

You should raise any serious and genuine concern(s) about malpractice or wrongdoing that may adversely impact the Bank, including but not limited to:

- breach of legal obligation(s) and statutory requirement(s);
- improper or unauthorized use of public or other funds;
- any unlawful activity(ies), whether criminal or a breach of the civil law;
- possible fraud(s) and corruption(s);
- financial irregularity(ies) or malpractice(s);
- insider trading(s), inducement, bribery and dishonesty;
- possible breaches of Health and Safety Regulation(s);
- miscarriage of justice (e.g. harassment, discrimination, victimization or abuse of power);
- disclosing confidential information in respect of the Bank's activities;
- other improper or unethical conduct;
- a deliberate concealing of information about the above;
- deliberate wastage, theft or abuse of Bank's provisions/utilities; or
- deliberate damage of Bank's asset(s)/property(ies).

The above list is not intended to be comprehensive or exhaustive. However, it illustrates the kind of issues that the Bank would consider as malpractice(s) or wrongdoing(s) and could be raised under the whistle-blowing policy.

Notes:

The Bank hereinafter comprised of Affin Bank, Affin Islamic Bank and Affin Hwang Investment Bank

WHO SHOULD YOU RAISE YOUR CONCERNS WITH?

All concerns under these procedures may be reported to the following person:

Chairman of the Whistle-blowing Committee
17th Floor Menara Affin,
No 80, Jalan Raja Chulan,
50200 Kuala Lumpur
Direct Line: 03-2055 5272
Email: whistle_blowing@affinbank.com.my

This policy requires you to raise the concern(s) in writing and put your name to your allegation.

The Bank shall at its discretion decide whether or not to pursue investigation on any anonymous allegation and such decision shall be final.

A **standard report form** (attached) is required for the purpose of reporting your concern(s) or allegation(s).

CONFIDENTIALITY

The Bank will protect the confidentiality of all concerns raised in good faith by you. The Bank will do its best to protect your identity by not disclosing your name so long as it does not hinder the investigation process. However, the source of information covering the issue raised may be revealed as part of the evidence for the investigation process.

The Bank will treat all disclosures in a confidential and sensitive manner.

UNTRUE ALLEGATIONS

If you make the disclosure or an allegation in good faith, but it is not confirmed by the investigation, no action will be taken against you.

If, however, it becomes apparent from the investigation that you had made the allegation maliciously, frivolously or for personal gain, appropriate action can be taken against you according to the law.

AM I BEING PROTECTED IF I RAISED THE CONCERN?

You will be protected from possible reprisals or victimization, harassment, discrimination if you have made a disclosure in good faith.

Strictly Private & Confidential

**LODGEMENT OF CONCERNS WITH REGARD TO
MALPRACTICE/WRONGDOING**

To : **Chairman of the Whistle Blowing
Committee**

From :

Contact No :

Email :

Relationship with : Staff/Customer/3rd Party Service Provider/others(please specify)
the Bank

Section A: (To be completed by person reporting)

1) Describe the nature of your concern:

2) Reason(s) for your concern; including any background information.

3) Describe the place and time of the event had taken place.

4) Name of staff involved in the malpractices or wrongdoings:-

(i) _____ (ii) _____

(iii) _____ (iv) _____

5) Name of witness(es) that may support your concern:

(i) _____ (ii) _____

6) Documentary evidence to substantiate your report/event (if any)

Signature of Person Reporting

Signature

Date :