

OCBC WHISTLEBLOWING PROGRAMME

Policy Statement

OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Berhad (collectively “OCBC”) are committed to the highest level of integrity from its employees in all their dealings. Any illegal, improper, unethical conduct or questionable practices (collectively referred as “improper conduct”) by OCBC’s employees will be treated seriously and dealt with swiftly in a fair but firm manner.

Objective of the Programme

This policy provides an avenue for all employees of OCBC and OCBC’s suppliers, consultants, contractors, customers and members of the public to disclose any improper conduct of OCBC employees in accordance with the procedures as provided for under this programme and to give assurance that such information from the whistleblower will be treated in strict confidence without risk of reprisals on the whistleblower.

Scope of Programme

OCBC’s whistleblowing programme deals with specific concerns which include:

- *a suspected criminal offence*
- *non-compliance with regulatory requirements*
- *financial or professional misconduct*
- *a risk to the health or safety of any individual*
- *unfair treatment*
- *improper conduct or unethical behaviour*
- *attempt to suppress or conceal any information relating to any of the above.*

Procedure in Making a Disclosure

The whistleblower can report improper conduct in writing to OCBC Head of Audit at P.O. Box 10197, 50911 Kuala Lumpur, Malaysia. All whistleblowing reports will be investigated, whether they are anonymous or not.

Alternatively, the whistleblower can report to regulators or law enforcement agencies directly (eg Bank Negara Malaysia, Malaysian Anti-Corruption Commission, the Police, Labour Department etc) under the Whistleblower Protection Act 2010.

Whistleblower Accorded Strict Confidentiality

A whistleblower will be accorded with confidentiality of identity and assurance that OCBC has an independent investigation process to investigate all whistleblowing reports. Investigations into his report will be carried out by OCBC based on investigation protocol which accords with the principles of fairness, independence and propriety. Where the improper conduct involves a suspected criminal offence, OCBC will report the matter to the relevant authority for their further action and unless compelled by law, will strictly safeguard the identity of the whistleblower.

Notification to Whistleblower

The whistleblower will be accorded the privilege to be notified by OCBC on the outcome of his report of improper conduct to the extent legally permissible having regard to the rules on banking secrecy and privacy of personal data or other legal constraints.

OCBC Bank reserves the right to amend this programme from time to time. The programme is also available at <http://ocbc.com.my/personal-banking/help-and-support/help-and-support.html>