



Bank Muamalat Malaysia Berhad Whistleblowing Channel - Muamalat Ethics Line

Purpose

To provide guidance and avenues to the whistleblowers for legitimate concerns to be objectively investigated and addressed within Bank Muamalat Malaysia Berhad and its subsidiaries ("BMMB or the Bank"). This document intended to assist the Bank to combat any improper conduct, integrity and ethical issues, fraud, theft or any illegal activity via reporting to Muamalat Ethics Line. A third party, BDO Governance Advisory Sdn Bhd (BDO Malaysia), will manage the Muamalat Ethics Line.

What to Report

A disclosure may be made if it relates to one or more of the following wrongdoings by any staff in the conduct of Bank's business affairs:-

- Bribery, receiving kickbacks, corruption or any act of gratification as defined in MACC Act 2009
- Serious offences under Second Schedule of AMLATFA and Respective Law Enforcement Agencies (LEAs)
- Breach of the Bank's Code of Ethics and Conduct and other policies
- Breach of Bank Negara Malaysia Guideline BNM/GP7
- Conflict of interest
- Embezzlement or theft
- Fraud or dishonesty
- Negligence conduct by staff
- Misuse of position
- Misuse of the Bank's property and information
- Intimidation or bullying
- Insider trading



- Forgery or alteration of any documents belonging to the Bank, its customers, another financial institution(s), or agents of the Bank
- Actual or suspected criminal offence
- Failure to comply with the Islamic Financial Services Act (“IFSA”) 2013 and Anti-Money Laundering and Anti-Terrorism Financing (Amendment) Act 2014

Who should raise a concern?

Anyone has the right to whistleblow. The whistleblowing policy is applicable to all staff, senior management, directors, and any other persons who have established relationship with the Bank including, but not limited to, agents, consultants, suppliers, vendor, service providers and members of the public with regard to the improper misconducts and wrongdoings.

Disclosure Requirements

The whistleblower is required to provide the following information to Muamalat Ethics Line:

Whistleblower	Required Information for Muamalat Ethics Line
Employees	<ul style="list-style-type: none"> • Full Name; • Designation; • Current address; and • Contact numbers.
Third party (BMMB’s solicitors, contractors, consultants, interns, and customers)	<ul style="list-style-type: none"> • Full Name; • Employer; • Designation; • Current address; and • Contact numbers.



Content of the Disclosure


The information on the improper conduct/wrongdoing should be provided to the Muamalat Ethics Line as follows:

- a) Details of allegation;
- b) Date, time and place of incident;
- c) Identity of the alleged wrongdoer;
- d) Particulars of witnesses, if any, and
- e) Particulars and/or documentary evidences, if any
- f) The 'how', 'what', and 'where' in relation to the improper misconduct, if any.

The whistleblower may be asked to provide further clarifications and information from time to time, during the investigation process.

Reporting Channels

Any disclosure can be made directly to the Muamalat Ethics Line via the following reporting channels:

1.	Hotline	Dial 03-26167111 during office hours from 9.00 am to 6.00 pm 5 days a week from Mondays to Fridays (with exception of Public Holiday).
2.	E-mail	muamalat_ethicsline@bdo.my
3.	Web Link/ QR Code	https://bdoethics.com/v1/r/V1SjwAmsITMSWbpuCIgNVh9zjAohsHTV 

Note: The disclosure provided will be treated confidentially by BDO relayed to the Chief Internal Auditor of the Bank and Chairman of Board Audit Committee. Forensic Audit will conducted the necessary investigation in accordance to the Bank's Policy on Whistleblowing.



Protection to Whistleblower

Upon making a disclosure in good faith, based on reasonable grounds a Whistleblower will be:

- Protected from reprisal within the Bank as a direct consequence of his disclosure.
- Protected of their identity i.e. kept confidential unless otherwise required by law or for purposes of any proceedings by or against the Bank.

Notification on the outcome of the disclosure

The whistleblower will be notified on the outcome of the disclosure, subject to the Bank's discretion.

Anonymous Whistleblower

Bank discourages any anonymous disclosure. However, if the whistleblower chooses to be anonymous when making disclosure, the whistleblower will not be able to accord with necessary protection and be informed on the outcome of the investigation.