

BANK MUAMALAT MALAYSIA BERHAD (“BMMB”) WHISTLE BLOWING POLICY

Purpose

To assist the Bank to combat any unethical practices, fraud, theft or any illegal activity via reporting to third party, KPMG Management & Risk Consulting Sdn. Bhd.

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:-

- Fraud;
- Bribery/Corruption;
- Criminal Offence;
- Misuse of Bank’s funds or assets;
- Gross mismanagement within the Bank;
- Serious financial irregularities within the Bank;
- Breach of Bank’s Code of Conduct;
- Breach of procedures, rules, regulations, manuals and policies of the Bank;
- An act or omission which create a substantial and specific danger to the lives, health or safety of the Bank’s staff or the public or the environment;
- Failure to comply with the Islamic Financial Services Act 2013 and AMLA/CFT Act 2001; and
- Knowingly directing or advising a person to commit any of the above wrong doings.

Content of the Disclosure

Any disclosure made herein should contain the following information:-

- Details of the person involved;
- Details of the allegation; and
- Any supporting evidence, if available

Reporting Channels

All disclosure are to be made directly to the Muamalat Ethics Line via three easy methods of reporting:-

1	Hotline : 1800 888 131	<ul style="list-style-type: none">• Dial 1800 888 131 (Tol Free) during office hours from 9.00 a.m. to 12.30 p.m. and 1.30 p.m. to 5.30 p.m. 5 days a week from Mondays to Fridays (with exception of Public Holiday)• Call received outside the above operating hours, weekends, or Public Holiday will be diverted to a voice recording system. Where complaints may leave a message.• KPMG will respond in an appropriate manner to the message received on the next working day.
2	E-mail	E-Mail : muamalat_ethicsline@kpmg.com.my
3	Written	Muamalat Ethics Line, P.O. BOX 8595, Pejabat Pos Kelana Jaya, 46793 Petaling Jaya

The information provided will be treated confidentially by KPMG relayed to Chief Internal Auditor of BMMB and Board Audit Committee for the necessary actions to be taken in accordance with BMMB's Policy on Whistle Blower Protection.

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.

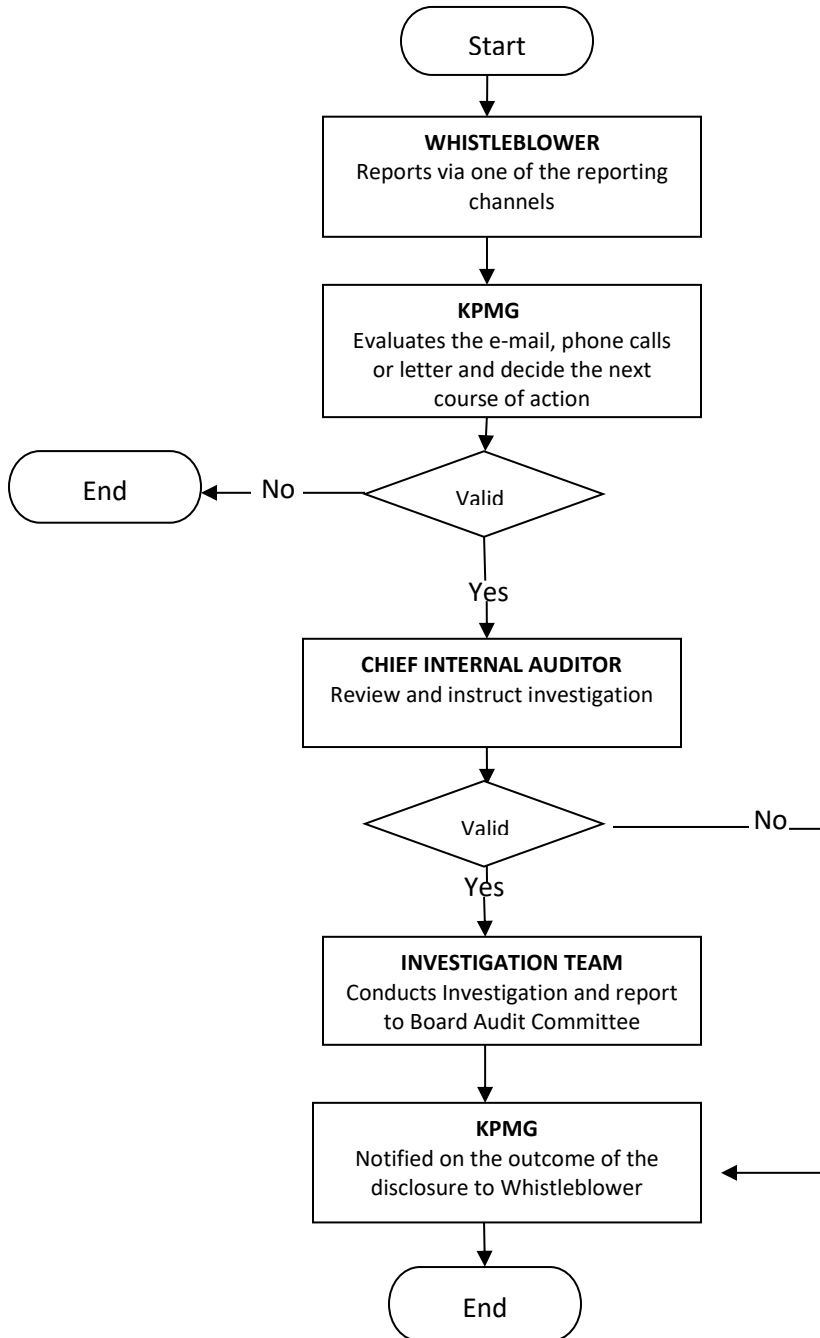
Anonymous Whistleblower

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

Notification on the outcome of the disclosure

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

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Other enforcement authorities:

Polis Diraja Malaysia (PDRM)
rmp.gov.my

Suruhanjaya Pencegah Rasuah Malaysia (SPRM)
<http://www.sprm.gov.my/>

Bank Negara Malaysia (BNM)
[Bank Negara Malaysia |](http://www.bnm.gov.my/)
[Central Bank of Malaysia](http://www.bnm.gov.my/)