

## WHISTLEBLOWING NOTICE FOR TAKAFUL MALAYSIA WEBSITE

### Policy Statement

Syarikat Takaful Malaysia Keluarga Berhad (“**STMKB**”) and its group of companies (collectively “**Takaful Malaysia**”) is committed to the highest standard of compliance with regards to disclosure, transparency, accountability and integrity, as well as those set by relevant legislations. We encourage you to voice genuine concerns via the reporting channel mentioned below in a responsible and appropriate manner if you are aware of any Misconduct within Takaful Malaysia.

### Definitions

Good Faith	means making a report without malice or consideration of personal benefit whenever there is a reasonable basis to believe that the allegation is true based on evidentially substantiated information / documents available. For the avoidance of doubt, Good Faith is lacking when the reporting is reasonably verified to be malicious, vindictive, false, and fake or made with motives.
Misconduct	shall include the reporting of, amongst others, the following: <ul style="list-style-type: none"><li>(i) A suspected criminal offence in Malaysia or overseas;</li><li>(ii) Non-compliance with legal and regulatory requirements;</li><li>(iii) A financial or professional misconduct;</li><li>(iv) Any acts or omissions that may cause a risk to the health or safety of any individual;</li><li>(v) Unfair treatment;</li><li>(vi) Improper conduct or unethical behaviour;</li><li>(vii) Any acts or omissions that contravenes any policies of Syarikat Takaful, including but not limited to, the Anti-Corruption Framework; and</li><li>(viii) Any attempts to suppress or conceal any information relating to any of the above.</li></ul>
Whistleblow / Whistleblowing	means a reporting by Whistleblower of an alleged Misconduct.
Whistleblower	means any person that reports a concern to Takaful Malaysia using the mechanism provided herein; and

### How to Whistleblow?

1. Any Misconducts shall be made in writing.
2. You may address your concerns via any of the following Whistleblower reporting channel:
  - (a) Email to our Independent, Non-Executive Director of STMKB, Puan Suraya Hassan via email: [suraya.hassan@takaful-malaysia.com.my](mailto:suraya.hassan@takaful-malaysia.com.my)

(b) E-form: <https://www.takaful-malaysia.com.my/contactus/Pages/wbeform.aspx>

(c) Mailing address: Chief Compliance Officer,  
26th Floor, Annexe Block,  
Menara Takaful Malaysia,  
No. 4, Jalan Sultan Sulaiman,  
50000 Kuala Lumpur  
P.O. Box 11483, 50746 Kuala Lumpur.

3. There are also other channels and avenues for any Whistleblower to elevate reports to the regulatory bodies and local enforcement agencies such as Bank Negara Malaysia, Securities Commission and the Malaysian Anti-Corruption Commission (MACC).
4. Contents of the complaint shall include, amongst others, the following:
  - (a) A detailed summary of the incident.
  - (b) The date(s) in which the incident occurs.
  - (c) The reason(s) the Whistleblower is concerned with the incident.
  - (d) Any supporting information and documents that are mentioned in the complaint, if available.

#### Confidentiality

1. All Whistleblower's identity will be kept confidential unless disclosure is required by law or by the legally binding requirements of any statutory authority or on a strictly confidential basis to a professionally qualified lawyer for the purposes of obtaining legal advice.
2. Takaful Malaysia accepts complaints made anonymously. However, anonymous complaints are discouraged, as it may be more difficult for Takaful Malaysia to investigate and to obtain the necessary clarification and/or evidence on these complaints.

#### Protection of Whistleblower

1. Complaints must be made in Good Faith. The Whistleblower should have reasonable grounds for believing or suspecting that there is Misconduct within Takaful Malaysia.
2. Any Whistleblower who discloses Misconduct in Good Faith and in a manner stated herein shall be protected against any act of retaliation.

#### Status of complaint

1. Takaful Malaysia will provide updates on the status of the investigation to the Whistleblower, if a request is made by the Whistleblower.
2. However, Takaful Malaysia reserves the right to not inform the Whistleblower of the status of the investigation as well as the outcome of the investigation, particularly if it infringes the rights of another person.