

Whistleblowing Policy (“WB Policy”)

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.

Definition

Chief Officer	means the CEO, DCEO, GCEO, CCO, CIA and includes other Chief Officers appointed by STMKB and STMAB
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.

By making a report you are advisable to report in a good faith.

Information which may show that includes, one of the following or amongst others committed:

- ✓ A suspected criminal offence in Malaysia or overseas;
- ✓ Non-compliance with legal and regulatory requirements;
- ✓ Abuse of power;
- ✓ A financial or professional misconduct;
- ✓ Any acts or omissions that may cause a risk to the health or safety of any individual;
- ✓ Unfair treatment;
- ✓ Improper conduct or unethical behaviour;
- ✓ Any acts or omissions that contravenes any policies of Takaful Malaysia, including but not limited to, the Anti-Corruption Framework; and
- ✓ Any attempts to suppress or conceal any information relating to any of the above.

How to Whistleblow?

- (a) Any Misconducts shall be made in writing to the designated recipient via the available reporting channel
- (b) Contents of the complaint shall include, amongst others, the following:
 - ✓ A detailed summary of the incident.
 - ✓ The date(s) in which the incident occurs.
 - ✓ The reason(s) the Whistleblower is concerned with the incident.
 - ✓ Any supporting information and documents that are mentioned in the complaint.

Whistleblow Channel?

Level of Disclosure	Reporting Channel
Director	Chairman of the Board of Directors or Chairman of the Audit Committee
Chief Officers	WB-STM@takaful-malaysia.com.my Recipient: Chairman of the Audit Committee and Chief Internal Auditor
Senior Management and Employees up to General Manager Level	1) E-form: https://www.takaful-malaysia.com.my/contactus/Pages/wbform.aspx Recipient: Chairman of the Audit Committee and Chief Internal Auditor 2) In writing and address to: Chief Internal Auditor 10th Floor, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur P.O. Box 11483, 50746 Kuala Lumpur. Note: The report must be in a sealed envelope marked “ Confidential ”.
Other Reporting Channel	You are also have the right to raise your concerns or lodge a report with relevant regulators or other law enforcement agencies such as Bank Negara Malaysia, Securities Commission and the Malaysian Anti-Corruption Commission (MACC).

Protection of Whistleblower

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

Confidentiality

- ✓ 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.
- ✓ 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.