

HONG LEONG MSIG TAKAFUL BERHAD WHISTLEBLOWING POLICY

Hong Leong MSIG Takaful Berhad (“HLM Takaful”) is committed to good business ethics and integrity as set out in the Code of Conduct and Ethics. All employees are encouraged to raise concerns about improper conduct at the earliest opportunity, and in an appropriate way.

Who can raise concerns?

- Any employee of Hong Leong MSIG Takaful Berhad (HLM Takaful)
- Any (legal or natural) person providing services to, or having a business relationship with HLM Takaful

What types of concerns should you raise?

You should raise any concerns about any improper conduct or wrongful act that is committed within HLM Takaful, including but not limited to:

- Any criminal offences, including fraud, corruption, bribery and blackmail
- Any failure to comply with legal or regulatory obligations

Any concerns about malpractice should be raised. If your concern is about your personal position, rather than a concern about malpractice, it will be more appropriate for you to use the HR grievance procedures.

Who should you raise your concerns with?

Reports of any such concerns may be made to:

a) Concerns over directors or senior management of HLM Takaful

Chairman of Board Risk Management and Audit Committee

- **In writing:** Hong Leong MSIG Takaful Berhad, Level 5, Tower B, PJ City Development, No.15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor Darul Ehsan

b) General concerns other than the above

Whistleblowing Officer (Head of Internal Audit)

- **In writing:** Hong Leong MSIG Takaful Berhad, Level 3, Tower B, PJ City Development, No.15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor Darul Ehsan
- **By e-mail:** whistleblowing@takaful.hongleong.com.my

Please include your full name and contact details, as well as full details of your concern and any supporting documentation you consider relevant. Should you wish to do so, you may use our [Whistleblower Form](#) to provide the details required.

We reserve the right not to investigate any concerns which are raised anonymously.

Additionally, you also have the right to raise your concerns with relevant regulators, such as Bank Negara Malaysia or with law enforcement agencies.

What action can be taken against you?

To the extent permitted by law, you will be protected from retaliation, adverse employment action and from disclosure of your identity, provided your disclosure was made in good faith, even if you are genuinely mistaken in the concerns you raise.

Your complaint should not be made with malicious intent; malicious complaints lose the protection afforded under this Policy, and appropriate action may be taken against you.