

WHISTLEBLOWING POLICY

Hong Leong MSIG Takaful Berhad (“HLM Takaful”) is committed to good business ethics and integrity as set out in the Hong Leong Group Code of 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 may adversely impact 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.

HLM Takaful 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?

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) and to the extent permitted by law.

WHISTLEBLOWER FORM

You should raise any concerns about any improper conduct or wrongful act that may adversely impact Hong Leong MSIG Takaful Berhad (“HLM Takaful”). 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.

YOUR RELATIONSHIP WITH HONG LEONG MSIG TAKAFUL BERHAD	<p>Please tick all applicable:</p> <p>Employee: <input type="checkbox"/></p> <hr/> <p>NON-EMPLOYEE: Please specify your relationship. Please include your employer’s details if your employer provides services to or otherwise has a business relationship with Hong Leong.</p>
YOUR STAFF ID (If you are a HLM Takaful staff)	
YOUR CONTACT DETAILS	<p>Name:</p> <p>Address:</p> <p>Telephone:</p> <p>Email:</p>

DETAILS OF YOUR CONCERNS
(please provide as much information as possible)

DESCRIPTION OF INCIDENT:
(use the additional information sheet, if necessary)

WHERE DID THE INCIDENT OCCUR?

WHEN DID THE INCIDENT OCCUR?

NAME AND POSITION OF PERSON(S) INVOLVED:

DETAILS OF ANY WITNESS(ES):

DID YOU REPORT THE INCIDENT TO ANY AUTHORITIES? IF YES, PLEASE GIVE DETAILS:

SUPPORTING DOCUMENT(S) ATTACHED (Please tick)?

Yes

No

ADDITIONAL INFORMATION SHEET

ANY ADDITIONAL INFORMATION:

Provide any further details you think may be relevant, for example, whether you approached the person(s) concerned, any financial impact to HLM Takaful, etc.