

WHISTLEBLOWING

Message from MUFG Bank (Malaysia) Berhad Management

MUFG Bank (Malaysia) Berhad (“MUFGM”) has an Ethics and Conduct Concern Reporting Policy (Whistleblowing) that provides an avenue for all employee and all 3rd parties including but not limited to consultants, contractors, vendors, agencies, or any other service providers who are engaged with the bank, to raise their concerns related to corruptions, fraud, any misconduct, or offences made by MUFGM personnel.

If you wish to report any wrongdoing(s) that violates the laws and regulations, please escalate to us using the following channel(s) available:

Contact Point	Contact Details
Online Website	www.MUFGAPACIntegrityLine.com
Telephone	1-800-80-0011
Alternative Channel:	1. Regulators and Local Enforcement Agency: <ul style="list-style-type: none"> • Bank Negara Malaysia • Ombudsman for Financial Services 2. Malaysian Anti-Corruption Commission (MACC/SPRM)

Confidentiality

We would appreciate if you would disclose your identity. We assure you that the identity of the Whistleblower shall be handled with utmost confidentiality and shall not be disclosed unless with the consent of the Whistleblower. If you wish to stay anonymous, we respect your decision.

Protection for the Whistleblower

The MUFG Compliance Hotline allows such avenue for 3rd party reporting on wrongdoing without fear of retaliation, therefore your whistleblowing should be made in good faith and with reasonable belief that the information is substantially true. Section 7 of the Whistleblower Protection Act 2010 (“Act”) stipulates that upon such disclosure of an improper conduct of an MUFGM personnel to any Local Enforcement Agency listed under Section 6 of the Act, the whistleblower shall be conferred the whistleblower protection under this Act.