

## BIB INSURANCE BROKERS SDN BHD WHISTLEBLOWING POLICY

BIB Insurance Brokers Sdn Bhd and its subsidiaries (“**BIB Group**”) are committed to good business ethics and integrity as set out in BIB Group Code of Conduct & 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 BIB Group.
- Any (legal or natural) person providing services to, or having a business relationship with BIB Group.

### What types of concerns should you raise?

You should raise any concerns about any improper conduct or wrongful act that is committed within BIB Group, 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:

Ms Chok Kwee Bee and Puan Fina Norhizah binti Baharu Zaman  
Independent Directors of BIB Insurance Brokers Sdn Bhd  
In writing: Level 10, Wisma Hong Leong, No. 18, Jalan Perak, 50450 Kuala Lumpur  
In email: [whistleblowing-bib@bib.com.my](mailto:whistleblowing-bib@bib.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.

BIB Group reserves 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?

- (i) Subject to paragraph (ii) below, 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.
- (ii) Your protection may be revoked if:
  - a. You have participated in the improper conduct disclosed;
  - b. You made a material statement which you knew or believed to be false or did not believe to be true;
  - c. The disclosure of improper conduct is frivolous or vexatious; or
  - d. The disclosure of improper conduct is made solely or substantially with the motive of avoiding dismissal or other disciplinary action.

## WHISTLEBLOWER FORM

You should raise any concerns about any improper conduct or wrongful act that is committed within BIB Group. 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.

<b>YOUR RELATIONSHIP WITH BIB GROUP</b>	<p>Please tick all applicable:</p> <p>Employee: <input type="checkbox"/></p> <p>Non-Employee: <input type="checkbox"/></p> <p><b>NON-EMPLOYEE:</b> Please specify your relationship. Please include your employer's details if your employer provides services to or otherwise has a business relationship with BIB Group.</p>
<b>YOUR STAFF ID</b> (If you are BIB group staff)	
<b>YOUR CONTACT DETAILS</b>	<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 BIB Group, etc.