



Whistleblowing Policy

Statement for the Policy

Bank Simpanan Nasional (“the Bank”) is committed to uphold the culture of integrity, transparency and good governance throughout the organization and in the way it performs its business.

In view of this, the Whistleblowing Policy (“WB Policy”) has been established to encourage and provide an avenue for a Whistleblower to raise concerns of any wrongdoings without fear of reprisals.

Application /Scope

This Policy applies to Board members, Senior Management, Employees and/or any persons who have established relationship with the Bank.

Improper Conduct

Improper Conduct constitutes an inappropriate, unethical or unlawful behaviour and/or practices by Bank or its personnel, which if proved, constitutes a disciplinary and/or criminal offence as provided under the law, regulations, BSN Code of Ethics and/or contract of employment or engagement, as the case may be.

Protection of Whistleblower and Confidentiality

Only complete information disclosed in writing to the Designated Officer can be accepted. The Bank has the right to continue the investigation based on the limited information provided.

The Bank will treat all disclosures made by the Whistleblower in a confidential and sensitive manner. Identity of Whistleblower will be limited to the Designated Officer and Whistleblowing Committees.

The Bank is committed in protecting and ensuring that Whistleblowers who report Improper Conduct in good faith under this Policy do not suffer any detrimental treatment.

Disclosure Procedure

All disclosures are to be channeled in accordance with the procedures as provided under this Policy.

False Reports on Improper Conduct

Whistleblowers must ensure that reports are factually correct, from first-hand knowledge and presented in an unbiased way.

The Bank will not tolerate false reports of Improper Conduct, except where the allegation is made in good faith.

Note:- The Bank has the right to revise the Whistleblowing Policy from time to time.