

In embracing good corporate governance practice, SMBC has put in place Whistleblowing Policy and Procedure Manual to promote high standards of ethical conduct among its employees and vendors to set out channels and procedures for its stakeholders to raise concern, without fear of retaliation, on any wrongdoing that they may observe within SMBC.

**Who are the Whistle-blowers?**

Whistleblowers are any of the persons, listed below, who makes a whistleblowing report pursuant to SMBC’s Whistleblowing policy and procedures:

- I. SMBC employees (including person who subsequently ceases to be an employee of SMBC);
- II. Part time and temporary-hired employees, who are sent by outside service providers to work at offices of SMBC, or employees of other companies seconded to offices of SMBC; and
- III. Employees of the service providers to which business operations have been outsourced, and employees of business agent.

**Who can the whistle be blown over?**

- i. Any employee within SMBC
- ii. Any party or person providing services to or having a business relationship with SMBC

**Allegation that may be reported on, including but NOT limited to the following:**

- a) Violation or suspected violation of laws or regulations;
- b) Causing damage to any of the following:
  - i. Interest or reputation of SMBC
  - ii. Life, body, interest or reputation of a customer, director, officer or employee
  - iii. Orderly conduct of a market
- c) Violation or suspected violation of SMBC guidelines or rules (including the Compliance Manual or other compliance policies of the Bank); or
- d) Improper business conduct

**Reporting Channel and procedures**

Whistleblowers can raise their concern via any of the following methods:

Means	Methods
Telephone Number:	Call the Local Compliance Officer at 03-2176 1590. After call promptly email the completed Whistle Blowing Form to <a href="mailto:whistle_blowing@my.smbc.co.jp">whistle_blowing@my.smbc.co.jp</a>
Email address:	Fill in the Whistle Blowing Form and email to <a href="mailto:whistle_blowing@my.smbc.co.jp">whistle_blowing@my.smbc.co.jp</a> (Attn: Local Compliance Officer)
Mailing Address:	Fill up the Whistle Blowing Form and mail it to SMBC Office: Sumitomo Mitsui Banking Corporation Malaysia Berhad, Suite 22-03, Level 22, Integra Tower, The Intermark, 348, Jalan Tun Razak, 50400 Kuala Lumpur <b>Attention: Local Compliance Officer</b> *This form should <b>NOT</b> be sent by fax.

For concern on sexual harassment, work conditions or environment, report can be raised to the Head of Human Resource Department (HRD) via the following methods:

<b>Means</b>	<b>Methods</b>
Telephone Number:	Call the Head of HRD at 03-2176 1546. After call promptly email the completed Whistle Blowing Form to <a href="mailto:whistle_blowing@my.smbc.co.jp">whistle_blowing@my.smbc.co.jp</a>
Email address:	Fill in the Whistle Blowing Form and email to <a href="mailto:whistle_blowing@my.smbc.co.jp">whistle_blowing@my.smbc.co.jp</a> (Attn: Head of HRD)
Mailing Address:	Fill up the Whistle Blowing Form and mail it to SMBC Office: Sumitomo Mitsui Banking Corporation Malaysia Berhad, Suite 22-03, Level 22, Integra Tower, The Intermark, 348, Jalan Tun Razak, 50400 Kuala Lumpur <b>Attention: Head of HR</b> *This form should <b>NOT</b> be sent by fax.

Alternatively, the whistleblowers can report to regulators or law enforcement agencies directly (eg Bank Negara Malaysia, Malaysian Anti-Corruption Commission, the Police, Labour Department etc) under the Whistleblower Protection Act 2010.

The whistleblower shall be required to disclose to the following information:

- His/her name;
- The name of the department he/she works for; and
- His/her contact number.

Upon receipt of a report, the details of the allegation will be verified. Whistleblower will be notified by email or mail by SMBC on the receipt of the allegation and whether the allegation will be investigated. SMBC may request the whistleblower for additional information necessary for the verification of the allegations.

This process should not be used for improper purposes such as to make false allegations. A person who is found to have abuse the process will be subject to disciplinary proceedings or other action.

#### **Protection Accorded to the Whistleblower**

Whistleblower, who whistle-blows in accordance to the policy, shall not be dismissed or treated unfairly in any way.

# WHISTLE-BLOWING FORM

Date:

## 1. Your Information:

Name	
Name of the company you work for (for non-SMBC persons)	
Employee number	
Department you belong to or work for	
E-mail address	
Telephone number	

## 2. Allegations:

<b>Classification:</b>	
1) Circle the applicable	(a) Sexual harassment-related (b) Work conditions or environment-related, other than (a) (c) Other than (a) and (b)
2) Circle the applicable	(a) Violation or suspected violation of laws or regulations (including legal standards of administrative bodies such as cabinet and ministerial ordinances) (applicable law/regulation: *) (b) May cause damages to any of the following if neglected: <ul style="list-style-type: none"> <li>• Interest, reliability or reputation of SMBC</li> <li>• life, physical body of a client, director, officer or employee; or interest, reliability or reputation of their assets</li> <li>• orderliness of the market</li> </ul> (c) Violation or suspected violation of SMBC guidelines or rules (applicable guidelines/rules: *)
Department involved	
Director, officer or employee involved	
Specific details	

\* This section may be left blank.