



# **BOOST BANK BERHAD**

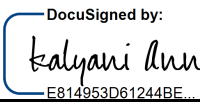


## **WHISTLEBLOWING POLICY**

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**Whistleblowing Policy****DOCUMENT CHANGE HISTORY**

<b>Revision No.</b>	<b>Document Code</b>	<b>Date</b>	<b>Description</b>
<b>1.0</b>	CO-Whistleblowing Policy – 1.0	30 May 2023	Approved by Boost Bank Berhad Board
<b>2.0</b>	Whistleblowing Policy BB-182-POL-COMP-002-V2.0	30 May 2025	Inserted Section 1.4 – Compliance with Laws and Regulations

## GLOSSARY AND DEFINITIONS

<b>Abbreviation</b>	<b>Description</b>
<b>BAC</b>	Board Audit Committee of the Bank.
<b>Board</b>	Board of Directors of the Bank.
<b>Bank</b>	Boost Bank Berhad
<b>Business Partner(s)</b>	Existing and potential Client(s) and Third Parties of the Bank.
<b>Client(s)</b>	Customer(s), Supplier(s), Contractor(s), Vendor(s) Agency(s), and Business Associate(s) of the Bank.
<b>Code(s)</b>	The Bank's Code of Conduct.
<b>Designated Recipient(s)</b>	Person(s) authorised to receive Whistle Blower's reports.
<b>Director(s)</b>	Executive and Non-Executive Directors of the Bank.
<b>Employee(s)</b>	Person(s) employed by or on the payroll of the Bank, irrespective whether on permanent, contractual, secondment or temporary basis such as temporary staff, contract staff and attachment trainees.
<b>Personnel</b>	Employees, interns, contractors, associates, Directors, Agents and Representatives of the Bank.
<b>Whistle Blower</b>	A person who reports certain concerns and/or facts of wrongdoing/misconduct.
<b>Whistleblowing Channel</b>	Official whistleblowing channel of the Bank i.e. <a href="https://boostbank.integrityline.com">https://boostbank.integrityline.com</a>

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## 1.0 Preface

Boost Bank Berhad (“the Bank”) expects all employees of the Bank to act in accordance with the highest standard of professional integrity in all aspects of their activities and to comply with all applicable laws, regulations and the Bank’s Code of Conduct, policies and procedures. As part of good corporate governance, the Bank has established this Whistleblowing Policy for disclosure of any misconduct or illegal/unethical behaviour.

## 1.1 Objective

The objectives of this Policy are to:

- a. Provide proper reporting mechanism and encourage Personnel, Business Partners, Clients, and members of the public to raise their concerns on any misconduct or illegal/unethical behaviour without fear of retaliation or unfair treatment.
- b. Enable the Directors and Management of the Bank to be informed of any misconduct or illegal/unethical behaviour at an early stage.
- c. Provide the minimum standards to be adhered by the Bank in dealing with disclosure of any misconduct or illegal/unethical behaviour.

## 1.2 Scope and applicability

- a. This Policy is applicable to the Bank, all Personnel of the Bank, and Business Partners/Clients participating in the Bank’s business or activities.
- b. This Policy includes, but is not limited to, the following types of misconduct:
  - i. Any fraud, unlawful civil or criminal act;
  - ii. Any act of dishonesty, corrupt, conflict of interest, and abuse of power or authority;
  - iii. Any unauthorised or misuse of the Bank’s funds or assets;
  - iv. Any malpractices, financial irregularity, insider trading or unauthorised disclosure of confidential information;
  - v. Any breach of the Bank’s Code of Conduct, policies and procedures, applicable laws and regulations;
  - vi. Any unethical or questionable acts that pose or lead to health and safety risks, sexual or physical abuse, retaliation or retribution against the Whistle Blower; and
  - vii. Any creation of misleading, dissemination of misleading and/or false financial records.
- c. If you are a current or former employee of the Bank and want to report a personal work-related grievance that directly affects you personally (and only you) in the context of your current or past employment, please contact the Bank’s Human Resources Department for the grievance to be addressed in accordance with their policies and procedures.
- d. This Policy does not cover customer complaints or enquiries on any of the Bank’s services. For these complaints or enquiries, please visit the Bank’s website or call the local customer service number.

### 1.3 Approval, Exception and Reviews

- a. The Bank's BAC has overall responsibility for this Policy and oversees the implementation of this Policy. The Bank's Chief Compliance Officer has the day-to-day responsibilities of administering and implementing this Policy. The use and effectiveness of this Policy shall be regularly monitored and reviewed by an independent party.
- b. The owner of this Policy is the Bank's Chief Compliance Officer who shall be responsible for incorporating any amendments and updates after obtaining the endorsement of the Bank's BAC and approval of the Board.
- c. Review of the Policy should take place once every two (2) years, or as and when necessary, to ensure that the Policy reflects the most current processes and practices of the Bank.

### 1.4 Compliance with Laws and Regulations

- a. The policy document is intended to comply with the following acts / regulatory guidelines / standards:
  - i. Whistleblower Protection Act 2010;
  - ii. Financial Services Act 2013;
  - iii. Companies Act 2016;
  - iv. Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001;
  - v. BNM's Policy Document on Anti-Money Laundering, Countering Financing of Terrorism, Countering Proliferation Financing and Targeted Financial Sanctions for Financial Institutions;
  - vi. BNM's Policy Document on Corporate Governance; and
  - vii. BNM's Policy Document on Compliance.

## 2.0 Governing Principles

The Governing Principles of this Whistleblowing Policy are:

- a. Principle 1: The Bank has zero tolerance on any form of fraudulent misconduct, corrupted acts or major business and human rights violations, in line with the Bank's Code of Conduct, policies and procedures.
- b. Principle 2: The Board and Management must give their full commitment in leading the Bank and its Personnel towards a culture of integrity, openness, compliance and disclosure.
- c. Principle 3: The Bank must provide assurance and protection to the Whistle Blowers who report discreetly in good faith on unethical behaviours and business misconducts within the Bank or of its Business Partners.
- d. Principle 4: The Whistle Blower must provide as much factual details/information as possible on the alleged unethical behaviours and business misconducts, for it to be objectively investigated and addressed.
- e. Principle 5: All Whistle Blowers must escalate the alleged unethical behaviours and business misconducts through the approved official whistleblowing channel of the Bank.

- f. Principle 6: The Bank retains the prerogative in all instances to determine when circumstances warrant an investigation (after due deliberation and evaluation processes) and the appropriate investigative process to be employed in line with the relevant policies, laws and regulations.
- g. Principle 7: The Bank must have clear investigation procedures and process to handle investigation of the whistleblowing cases.
- h. Principle 8: The Bank must have proper record-keeping on all the reported cases of whistleblowing and maintain a high degree of confidentiality on such reports.
- i. Principle 9: The Bank shall be transparent on disclosing the statistics and investigation findings of the whistleblowing reports to the Bank's BAC.
- j. Principle 10: The Bank must periodically conduct awareness and communicate to its Personnel and Business Partners on the Bank's official whistleblowing channel.

### 3.0 Reporting Mechanism

The Bank encourages Employees to have a conversation with his/her manager and/or a senior leader of the Bank when Employees have an ethics concern or suspect that someone is behaving illegally or unethically. A report can also be submitted via the Bank's Official Whistleblowing Channel which allows anonymous reporting.

- a. The Bank's official whistleblowing channel is <https://boostbank.integrityline.com> which is available 24 hours a day, 7 days a week, and can be used by all Personnel, Business Partners, Clients, and members of the public to report any concerns related to the Bank's business practices and non-compliances relating to, but not limited to, the areas mentioned in Paragraph 1.2 above.
- b. This channel is not meant for reporting customer complaints or to make enquiries on any of the Bank's services. For these complaints or enquiries, please visit the Bank's website or call the local customer service number.
- c. The Whistle Blower may report directly to relevant government or regulatory authorities and enforcement agencies in Malaysia such as Bank Negara Malaysia (BNM), Malaysian Anti-Corruption Commission (MACC), Securities Commission (SC), Royal Malaysian Police, etc. Any non-duplicated whistleblowing reports forwarded by these regulatory authorities and enforcement agencies to the Bank for its further action shall be construed and registered as a formal whistleblowing case received by the Bank, to be dealt with according to this Policy and/or the Bank's investigation procedures.

### 4.0 What to Include When Reporting

When using the official whistleblowing channel:

- a. The Whistle Blower is required to include as much factual details as possible, such as the background or nature of the concern, when and where it happened, any other supporting evidence (if available) and persons involved including witnesses.
- b. The Whistle Blower is strongly encouraged to disclose his/her name and contact information. Notwithstanding this, the Whistle Blower can opt to remain anonymous if he/she so wishes.
- c. The Whistle Blower has reasonable belief or basis for the concern and the disclosure is made in good faith and not for personal gain or motivated by ill or malicious intention.

- d. The Whistle Blower shall ensure that mere rumour or hearsay information is not the basis for speaking up or to whistle blow.

## **5.0 Processing of Concerns Received**

- a. Concerns reported via the official whistleblowing channel will be received by the Designated Recipients, who shall assess the concern based on the information provided by the Whistle Blower such as nature of the concern, when and where did the alleged misconduct happened, details of the person(s) involved, witnesses, supporting evidence and other relevant information provided.
- b. If the reported concern warrants an investigation, the Designated Recipients shall assign the reported concern to an Investigator to conduct the investigation in a fair, objective and confidential manner, within a reasonable period depending on the nature of the concern.
- c. On completion of the investigation, a report shall be prepared and submitted to the relevant stakeholders according to the Bank's whistleblowing reporting governance matrix, to determine whether further actions should be taken.
- d. Where the findings of a case disclose a possible criminal offence, the case shall be escalated to the Bank's Board for deliberation. The Bank will report criminal matters to the police or relevant regulatory bodies/authorities if such reporting is required by the applicable law based on the results of the investigation.
- e. The Whistle Blower who reported the concern will be updated on the status/outcome of the investigation subject to the Bank's policies and procedures.
- f. Details of all the concerns raised (investigated or not) shall be maintained. Respective status, reports, supporting documents, evidence, and monitoring of corrective action shall be retained and securely filed by the Designated Recipients, for a minimum period of retention according to local laws.
- g. Any leakages or exposure of the investigation results will be treated as a major misconduct and subject to disciplinary action, as stipulated in the Bank's Disciplinary Policy.

## **6.0 Protection from Retaliation**

- a. The Bank shall protect the confidentiality of the Whistle Blower and the information disclosed very seriously. If the Whistle Blower chooses to disclose his/her identity, the only people who will know his/her details are the Designated Recipients, the Investigator and/or the Investigation Team, and the relevant authorised personnel who have access to information recorded under this Policy. The Bank will not disclose the Whistle Blower's identity to anyone else unless:
  - i. The Bank is legally obliged to disclose the Whistle Blower's identity; or
  - ii. The disclosure is required if and when the Bank decides to report to the police, relevant regulatory bodies/authorities or the courts; or
  - iii. Disclosure is necessary to prevent or lessen a threat to the Whistle Blower's health, safety or welfare; or
  - iv. The Whistle Blower gave his/her consent to the disclosure.
- b. The Bank is committed to protect, within reason and means, anyone who reports or raises a concern in good faith, and those who participate in or conduct an investigation, from retaliation. Investigators will advise all parties who involved in the process of this commitment, and report any perceived retaliation based on participation in an investigation.

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- c. No party should retaliate against persons who reported the concerns as well as those who assisted in the investigations. Any person subjected to retaliation must file a new report using the same whistleblowing channel by substantiating the retaliation claim with factual information or documentation. Any party regardless of designation, if proven guilty of retaliation against these persons, shall be subjected to disciplinary action.
- d. If the person who reported the concern implicate his/her own conduct in the report, he/she will not be given immunity from investigation, disciplinary action, criminal prosecution and/or civil liability. The same applies to anyone assisting in an investigation. However, the Bank will take the disclosure and cooperation with the investigation into consideration when determining disciplinary or other actions.
- e. All the protections assured under the Whistleblowers Protection Act 2010 will only be accorded to the Whistle Blowers who report directly to the enforcement agencies stipulated in the Act.