RHB Banking Group (“Group”) firmly supports the national anti-corruption efforts by strengthening its corporate governance and continuously inculcating good ethical business practices among its employees, clients, vendors, suppliers, service providers and other business partners.

This is to ensure any business undertaken by RHB is free from acts of corruption and internal fraud, and at the same time, to act in the best interests of the Company, its shareholders and other stakeholders.

The Board dehorts any act of fraud and/or corruption by the employees of RHB Banking Group as it destroys shareholder value, undermine investors’ confidence and is the antithesis of sustainable growth.

The company’s anti-corruption practices and policies are in adherence to all relevant Malaysian laws, including the Malaysian Anti-Corruption Commission Act 2009. This document should be read together with the following guidance and policies:

- Code of Ethics And Business Conduct (Board / Employee);
- Group Anti-Bribery & Corruption Policy;
- Fit & Proper Policy;
- Group Whistleblowing Policy; and
- Gift and Hospitality Guidelines.

**Core Shared Values: P.R.I.D.E.**

RHB Banking Group is guided by its strong core values that are pillared by **P.R.I.D.E.** The Group’s commitment to its core values is driven by its abhorrence to any business practice or activity that requires or encourages any of its employees, representatives or agents to commit any financially fraudulent act or corrupt offence. This devotion is translated into its corporate values and embraced by the employees as **RHBians’ common shared values.**

This process is embedded top down whereby the Company’s core shared values encourage its Directors, Senior Management and the rest of the employees to have **P.R.I.D.E.** in upholding the spirit and the letter of legal and regulatory requirements, including preserving integrity and professional ethics.

- **Professional:** We are committed to maintain a high level of proficiency, competency and reliability in all that we do.
- **Respect:** We are courteous, humble and we show empathy to everyone through our actions and interactions.
- **Integrity:** We are honest, ethical and we uphold a high standard of governance.
- **Dynamic:** We are proactive, responsive and forward thinking.
- **Excellence:** We will continuously achieve high standards of performance and service deliverables.

In line with this commitment, the Board has approved in 2018 a new policy on Anti-Bribery and Corruption and two revised policies on Whistleblowing and ‘Fit & Proper’ to set a healthy and conducive business environment.

**Key Internal Control Policies & Guidelines**

The formulation and continuous enhancement of the Group’s Code of Ethics and Conduct for Employees ("Code"), Group Anti-Bribery & Corruption Policy, Group Whistleblowing Policy and Group Gifts & Hospitality Guidelines are reflections of the Board and Senior Management’s enduring commitment to adopting adequate internal controls as part of its comprehensive anti-corruption and anti-fraud programme.
These initiatives are in line with the requirements of subsection 17A(5) of the Malaysian Anti-Corruption Commission Act 2009 in adopting 5 main “T.R.U.S.T.” principles as defense mechanism against corporate liability, namely:

- Top Level Commitment
- Risk Assessment
- Undertake Control Measures
- Systematic Review, Monitoring, and Enforcement
- Training and Communication

These strategic internal documents serve to guide the employees and have been strategically devised as counter measures to combat and prohibit all forms of fraud, bribery and corruption in day-to-day operations.

The Group also carries out periodic monitoring on its anti-corruption and anti-fraud programmes to ensure the existing programmes are relevant, effective and efficient to combat such illegal activities.

**Group Anti-Bribery & Corruption (“ABC”) Policy**

RHB Group has in place a Group Anti-Bribery & Corruption Policy that strongly dehorts employees within RHB from committing a corrupt act either in their individual capacity or as a representative of the RHB Banking Group.

The policy outlines the following objectives:

- Underline the Group’s commitment to conducting its business in accordance with all applicable laws, rules and regulations and the highest ethical standards. This commitment is embodied in the Group Code of Ethics and Conduct for Employees.
- Reiterate commitment to full compliance by RHB Banking Group, its subsidiaries and affiliates, and its officers, directors, employees, contractors and agents (if applicable) to the Malaysian Anti-Corruption Commission (MACC) Act 2009 and similar Acts in relation to countering bribery and corruption.
- Provides a holistic anti-bribery and corruption program to fight against dishonest claims, breaches of trust, kickbacks, unfair favours, obstructions of justice, embezzlement, money laundering and any other forms of bribery and corruption that are non-exhaustive.
- The policy is to be updated in tandem with the changes to the Law and Regulations to incorporate the latest standards in anti-bribery and corruption.

The **Key Governing Principles** of the Policy are:

- **Principle 1:** Zero Tolerance for Bribery and Corruption
- **Principle 2:** Reporting Actual or Potential Violations
- **Principle 3:** Sponsorship, Donation and Contribution
- **Principle 4:** Gifts, Hospitality and Entertainment
- **Principle 5:** Extortion and Request to Carry out Improper Payment Activity

A Copy of the **Anti-Bribery & Corruption Policy (H01_PO003)** can be downloaded by RHB Banking Group Employees via My1portal. This Group intranet portal, which is accessible to employees across various entities, holds local and international guidance notes and knowledge material regarding ethics and integrity.

The Group Governance Unit has the responsibility to implement the Group’s ABC programme which includes, increasing awareness amongst RHB employees on ABC matters, proper implementation of the policy along with the Group Whistleblowing policy and review of existing practices within the Group. Group Governance will periodically update the Board Audit Committee on the implementation progress of the ABC programme.

**Whistleblowing i.e. “Speak Up” Corner**

A Group Whistleblowing Policy was first established in 2007, revised in 2014 and last updated in 2018. The purpose of this policy is to provide a proper mechanism and a minimum standard to be adhered by the Group in dealing with disclosure on questionable actions or wrong doings by personnel within the Group.
The policy provides any internal or external party with the avenue to report suspected fraud, corruption, dishonest practices or other similar circumstances. This policy advocates both internal and external parties to ‘Speak up’, escalate or report any wrongdoings in good faith, with the confidentiality of the person making such reports protected from reprisal in the best possible manner.

The key objectives of this policy are:

- to guide all personnel within the Group when facing concerns over unlawful conducts, unethical occurrences or questionable practices which may adversely affect to a material extent the financial position or reputation of the Group, that has been or in the process of being committed. It also states the process for the personnel to relay any information in relation to the above that is being concealed deliberately by their colleagues, other employees, Senior Management or Non-Executive Directors within the Group.

- encourage internal or external parties to raise their concerns regarding such malpractice or corporate misdeeds, which they feel the Group should know, without fear of retaliation or discrimination.

- enable the management to be informed of any unlawful conducts, unethical occurrences, corruption or questionable practices at an early stage.

- help nurture the culture of accountability, integrity and transparency among employees within the Group.

Whistleblowing or Speaking Up basically applies to the following types of misconduct and violations:

- Any fraudulent, unlawful civil or criminal act;
- Any act of dishonesty, corruption, abuse of power or authority for personal or RHB Banking Group’s financial gain, or for any unauthorised or ulterior purpose;
- Any breach of the codes of ethics including the Group’s Code of Ethics and Conduct for Directors and Employees;
- Violation of internal policies, procedures and guidance; or violation of laws, rules and regulations governing the business and operations of the Group;
- Any malpractice or misdeeds, or unethical and unlawful activity with regards to privileged information, material non-public information, market manipulation, rogue trading, market rigging, credit fraud, forgery, misappropriation of funds and/or assets, and any other unprofessional conduct that is a violation of laws, rules, regulations and the codes of ethics ;and
- Any creation of unethical, questionable or misleading financial records, or dissemination of misleading and/or false financial records.

Apart from the identified Designated Recipients of whistleblowing reports, internal and external party on the other hand, can also report on the Group’s employees over any violations to the various Codes or any misconducts/unethical behaviour to the following designated recipient:

<table>
<thead>
<tr>
<th>Channels For...</th>
<th>Designated Recipients</th>
<th>Avenues Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both Internal &amp; External Parties</td>
<td>within RHB Banking Group</td>
<td>Email</td>
</tr>
<tr>
<td></td>
<td>SNED of RHB Bank Berhad*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Group Chairman</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chairman of Board Audit Committee</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Group Managing Director</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Within each RHB entity:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Senior Independent Director of respective RHB entities (or any appointed Independent Director, in absence of a SNED on a Board)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Board Chairman</td>
<td></td>
</tr>
<tr>
<td>Internal Parties only</td>
<td>Managing Director/ Chief Executive Officer</td>
<td>Email</td>
</tr>
<tr>
<td></td>
<td>Group Chief Internal Auditor/ Head of Internal Audit</td>
<td></td>
</tr>
</tbody>
</table>

Any internal or external parties can report on illicit activities using the following designated channels:

Email: speakup@rhhgroup.com
Mailing address: Group Managing Director RHB Bank Berhad, Level 15, Tower Three, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia.

Whistleblowing reports can also be escalated by any parties to the relevant regulators and law enforcement agencies, not limited to the following:

- Director, Financial Conglomerates Supervision Department
  Bank Negara Malaysia
  Jalan Dato’ Onn, 50480 Kuala Lumpur,
Corporate Integrity Statement

Malaysia
BNMETELINK HOTLINE: 1-300-88-5465

- Chief Commissioner
  Malaysian Anti-Corruption Commission
  MACC Headquarters No. 2 Lebuh Wawasan, Presint 7 62250 Putrajaya, Malaysia
  MACC HOTLINE: 1-800-88-6000

Any non-duplicated whistleblowing reports forwarded by these regulators and law enforcement agencies to the Group for its further action shall be construed and registered as a formal whistleblowing case received by the Group, and therefore dealt with accordingly.

Gift & Hospitality Guidelines

The main objective of introducing guidance notes on gifts and hospitality is to discourage the Group and its employees from giving and accepting gifts to/from external parties. Lavish gifts and hospitality are strictly not allowed and are among those categorised as prohibited items. Items which require prior approval from designated Senior Management personnel are those which are not ordinary corporate gifts in nature, are not customary gifts given during festive seasons, and gifts and hospitality (including business entertainment) with values beyond permitted threshold limits.

As part of its transparency and accountability initiatives, any offer or acceptance of gifts and hospitality which involves lavish gifts, needs to be disclosed and records are centrally maintained for future reference. Employees are expected to exercise good judgement when accepting gifts and hospitality from clients, including third parties. Some gifts and hospitality are permissible, subject to employees observing the Code and the Company’s internal policies and guidelines to avoid any conflict of interest. Whenever there is a conflict of interest, ask yourself these four (4) questions:

- Did I solicit the gifts and hospitality?
- Is the customer trying to influence or reward me in connection with a business decision or transaction?
- Have I received gifts and hospitality or offers from this same source on a regular basis?
- If accepted, would I violate any law or Group policies, rules and regulations?

If your answer is “YES” for any of the above = do not accept the gifts and hospitality!

Procurement Integrity Commitment

RHB Banking Group is committed to conducting business with PRIDE to protect the Group’s interests in the procurement of goods and services. As a testament of its commitment, the Group adheres to a transparent procurement process. Its mission is to implement best practices and achieve economies of scale in the procurement of goods and services for the Group.

The Group’s procurement team takes pride in ensuring that such goods and services represent the best value, quality service and timely delivery with proper compliance of internal controls, policies and procedures while ensuring all confidential information construed in accordance with the laws of Malaysia and the law of the respective countries are held in strict confidence.

The team is committed to providing the highest level of customer service and subscribes to high ethical standards, fairness and transparency, while welcoming qualified, responsible and diverse range of suppliers. RHB Banking Group adheres strictly to the procurement guidelines and procedures on the Group’s domestic and overseas operations.

RHB Bank’s procurement activities are based on open and fair trade. The Group welcomes all potential suppliers who meet its business requirements. Selection of suppliers is done objectively based on the results of our evaluations on the product’s quality, cost efficiency, timely delivery and stability of supplies. In selecting new suppliers, the Company takes into consideration a comprehensive range of requirements including quality, cost, delivery lead time, supply consistency, environmental awareness, and compliance to legal and regulatory requirements.

RHB Bank assess the supplier’s performance through a set of criteria which is reviewed periodically. RHB Bank Procurement provides guidance and seeks improvements in areas where the performance of the business or functional units within the Company and the Group are not in accordance with the acceptable standards of the bank.
Corporate Integrity Statement

The Group also forbids any payment of facilitation service to anyone in obtaining contracts or services for the Group. Any offer of gifts or hospitality to external parties must be in line with the Group’s Gift & Hospitality Guidelines.

RHB Banking Group actively engages bank staff, suppliers nationwide and service providers with yearly engagement sessions. This sessions are conducted to:

- Ensure all bank staff have a good understanding of the Bank’s procurement governance spirit and intent.
- Ensure all bank staff have a good understanding of the Bank’s procurement procedure and processes.
- Prepare a platform to share changes made to procurement procedure and processes.
- Ensure all suppliers have a platform to raise issues or opinions for future improvement.
- Build strategic engagement to ensure RHB Bank is always on top of the latest market trend of products and services with best value.
- Ensure strategic sourcing of goods and services through forward planning.
- Provide an environment for both parties to realize the importance of sustaining good work/business relationships.

Topics covered in the engagement sessions are on the changes to the government tax, supplier performance, payment related matters and contract renewal. Participants have the opportunity to obtain clarification on any procurement issue. The engagement sessions are supported by other functions including Group Finance, Group Property Management and Group Administration.

Ethics & Integrity Resource Portal

The Group’s employees may refer to the vast resources available on My1Portal. Material in the site includes newspaper cuttings and comics which capture snapshots and case studies of governance matters and corruption as well as videos, slides and written reports.

In addition, the Group provides e-learning courseware to all its employees (accessible 24 hours) on “Gifts and Hospitality” as a timely commitment to ensure such an important message reaches everyone in the organisation.

This use of advanced technology for distance learning training programmes is made available to all employees as an additional learning experience and also to cater to those who cannot enrol in the normal classroom training on the subjects of ethics and integrity.

Throughout the e-learning course, the employees are guided by five key principles, namely:

- Say NO to Corruption;
- UNDERSTAND internal Guidelines and the relevant Code, Policy & Procedures;
- CONSULT your supervisor or relevant personnel;
- Proper RECORD KEEPING on any gifts and hospitality that are lavish in nature or that require prior approval; and
- REPORT any unethical business conduct or violation of any internal and regulatory requirement via designated whistle blowing channels.

Awareness & Knowledge Sharing Sessions

As part of the Group’s efforts in pervading the importance of upholding integrity and combating internal fraud and corruption, various awareness sessions on the internal guidelines on gifts and hospitality, including briefing sessions to new on-boarding employees, are conducted. The objectives of these communication sessions are to ensure that the right message is transmitted to all employees across the organisation and for them to internalise the requirements on offering and accepting gifts and hospitality.

Group Human Resources, Group Compliance and Group IT Security from time to time also issue communications to employees through emails to reinforce the Company’s core values and the importance of integrity in the workplace, to guide them on how to deal with banking secrecy and personal data, especially unlawful disclosure of customers’ confidential information and to remind them to adhere strictly to and comply with the requirements set down by the internal policies and guidelines.

Information such as scam alerts and fraud cases involving cloned cheque, forged Employees
Provident Fund statement, phishing scam and others are shared through morning briefing sessions and e-mails. What the employee should do or should have done differently when encountering such fraud incidences are also shared to them as part of the guidance and awareness initiatives. These periodic communications serve as reminder to the Group’s employees to carry out their duties responsibly and with the highest level of integrity as custodians of public funds.

Group Governance, in 2019, had also undertaken publication of a quarterly bulletin, titled Governance Openness and Transparency ("G.O.T."), to edify all employees within the Group on matters relating to workplace conduct including the Group’s Anti-Bribery and Corruption Policy ("ABC"), Whistleblowing Policy as well as available reporting channels to employees and updates on legal and regulatory landscape within Malaysia that impact the Group and its employees.

To supplement the Group’s effort in raising awareness on the Groups ABC and Whistleblowing channels, Group Governance had also conducted an awareness session on the Corporate Liability landscape for all regional Compliance Officers. Further efforts were also put in place with training/awareness sessions organised with external speakers which included the representatives from the Malaysian Anti-Corruption Commission (“MACC”) for the Board members, Group Management Committee members and Senior Management officers of the Group.

### Code of Ethics and Conduct

RHB Banking Group as one of the custodians of public funds reiterates the importance of integrity and professional conducts amongst its employees, especially operating in the financial services industry. The primary principles and ethical standards identified have been translated into its Group Code of Ethics & Conduct for Employees ("Code of Ethics") with the objective of serving its stakeholders with the highest standards of confidence, respect and trust as key constituents in its business operations.

As the organisation grows and advances its operations across ASEAN, it is central to continue promoting a constructive and lasting impression in the minds of everyone with whom it interacts. Professionalism, integrity, confidentiality, conflicts of interest and fairness are ethical principles embedded in the backbone of its employees’ conduct and day-to-day business activities.

The policies and guidelines enumerated herein are principled on promoting best ethical conduct vis-à-vis the following:

- Avoid Conflicts of Interest, or potential Conflicts, between personal interests and the interests of the Group, its shareholders or Clients;
- Avoid misuse of position by Employees;
- Keep Material Non-Public and Price Sensitive Information confidential and secure;
- Avoid misuse of Material Non-Public and Price Sensitive Information relating to securities or other financial instruments;
- Ensure completeness and accuracy of the relevant records;
- Properly caring for and protecting the Group’s property and assets; and
- Prompt reporting of any knowledge or information about unethical business conduct and suspected commission of crimes.

All employees of RHB Banking Group are required to read, understand and embrace the requirements of the Code of Ethics. Ethics involve two aspects namely the ability to distinguish right from wrong and the commitment to do what is right. Dishonesty and defraud are examples of unethical conducts that go against integrity and ethical principle.

The Code of Ethics is a reference of the standards of professional conduct which spell out how an employee should behave, based on moral duties and virtues arising from principles on right and wrong. As the Company and its Group of Companies involve in multiple banking and capital market disciplines, specific Code of Conducts are also established to complement the main Code of Ethics—namely Code of Conduct for Licensed Representatives and Share Trading Officers, Code of Ethics & Guidelines for Business Conduct for Unit Trust Consultant(s) and Principles to Adopt for Users of Social Media Platforms.
The Company strongly believes that uncompromised integrity and high moral/social value will convey a strong corporate image to all its stakeholders in the pursuit to strengthen its market presence. In this respect, RHB Banking Group does not condone any wrongdoings or fraudulent acts engaged by any of its employees.

In other words, RHB promotes core shared values amongst its employees as the way of life in performing their duties and responsibilities morally and respectfully. Each employee is highly expected to demonstrate these key beliefs in the workplace as esteemed RHB Banking Group’s employee.

Any reporting on violations of the various Codes should be escalated to appropriate channels, namely grievance channel or whistleblowing channel in accordance to the internal Group Code of Ethics & Conduct and Group Whistleblowing Policy respectively. The former is a formal channel for employees to express disappointment over human resource-related matters like unfair treatment and promotion and hence elevate the grievances to their supervisors/designated human resource (HR) personnel. On the other hand, the latter is a process to whistle blow and escalate through official channel over alleged unethical behaviour or fraudulent activities involving employee(s) to designated recipients within the organisation.

As a result of the continuous emphasis on P.R.I.D.E. values in the workplace to uphold corporate integrity, the Group received positive feedback and appreciation from the public, especially for the honesty and exemplary characteristics shown by the employees to its customers and other stakeholders.

In its efforts to promote greater veracity, disclosure and accountability, RHB Banking Group has been acknowledged for good governance and transparency, following recognition from various respected external parties. The Board’s unremitting effort was recognised by the ASEAN Capital Markets Forum, comprised of capital markets regulators, as RHB Bank Berhad was accorded the Top 30 ASEAN Public Listed Companies (“PLC”) amongst the ASEAN Community for its good corporate governance disclosures during its 2nd ASEAN Corporate Governance Awards ceremony held on 21 November 2018 at Kuala Lumpur, Malaysia. Prior to that, RHB was accorded the op 50 ASEAN PLC in 2015 in Manila, Philippines.
The Group is committed to ensuring responsible behaviour by the Company and its employees both in the workplace and marketplace. The Company takes full responsibility for the effect of its practices and internal policies/procedures/guidelines while continues to strengthen and embed robust corporate governance and risk management practices throughout its business operations.

All the internal control documents need to follow appropriate delineation process and approval matrix. These documents are kept in the centralized repository for employees’ reference and controlled by a dedicated functional unit namely Operations and Methods for quality assurance purpose. While these internal control documents/measures are implemented to mitigate conflicts of interest, abuses of position, regulatory breaches and consumer facades, such efforts also promote investors’ confidence, boost good brand image and stimulate sustainable growth.

Some of the Company’s key governance policies, procedures and guidelines are as follows:

<table>
<thead>
<tr>
<th>No</th>
<th>Title</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>Title</td>
<td>Description</td>
</tr>
<tr>
<td>----</td>
<td>------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>8</td>
<td>Orderly and Fair Market Policy</td>
<td>The policy aims to facilitate the Group to comply with the applicable laws, guidelines and rules in relation to maintaining an orderly and fair market. It underlines relevant principles and guidance towards safeguarding the integrity of the market.</td>
</tr>
<tr>
<td>9</td>
<td>Group IT Security Policy &amp; Standards</td>
<td>The policy and standards enable a structured approach of governing confidentiality, integrity and availability of information as the Company’s important business assets. The holistic IT Security is achieved by implementing a suitable sets of controls to ensure that the specific security objectives (e.g. permitted disclosure, personal data protection) of the Group are met.</td>
</tr>
<tr>
<td>10</td>
<td>Group Asset &amp; Liability Management Policy</td>
<td>The policy document sets out a consistent approach in the management of the balance sheet mismatch with the goal for long-term growth and managing the risk exposures due to Interest Rate Risk/Rate of Return Risk (IRR/ROR) and structural foreign exchange risk in accordance with the risk appetite statements of the Group and the respective entity within the Group.</td>
</tr>
<tr>
<td>11</td>
<td>Group Guidelines on Personal Data Protection Act 2010 (PDPA)</td>
<td>The document provides guidance on how to comply with PDPA’s and Bank Negara Malaysia’s requirements to safeguard individual’s personal data from being misused. Protection of personal data basically is to secure any personal data used and processed in commercial transactions which may include any information such as name, address, account details and identity card number of the Group’s customers.</td>
</tr>
<tr>
<td>12</td>
<td>Group Policy on Related Party Transactions (RPTs)</td>
<td>The policy deals with the reporting and review process for RPTs under Bursa Malaysia’s Listing Requirements, Companies Act 2016 and Capital Markets and Services Act 2007, which should be conducted on an arm’s length basis. The guiding principles are to avoid conflicts of interest and promote transparency and accountability in its related party transactions.</td>
</tr>
<tr>
<td>13</td>
<td>Group Risk Management Framework</td>
<td>The document sets out the strategic direction for the management of risks in the Group. It is also an aspiration statement with regards to the long-term objective for the development of risk management capabilities and infrastructure.</td>
</tr>
<tr>
<td>14</td>
<td>Group Shariah Risk Management Guidelines</td>
<td>The document primarily intends to assist staff in undertaking business and support activities in line with Shariah principles for the respective Islamic Banking products and to ensure that the management of Shariah non-compliance risk principles in the Group is clearly and systematically identified, measured, monitored, controlled and reported.</td>
</tr>
<tr>
<td>15</td>
<td>Group Credit Policy</td>
<td>The policy document encapsulates broad policy statements governing lending/financing activities, ranging from the credit governance and functional responsibilities, to credit functions in the credit chain process. It enunciates the essence of the credit fundamentals to address the credit management, in particular from credit creation to credit recovery .</td>
</tr>
<tr>
<td>16</td>
<td>Group Treasury &amp; Global Markets General Guidelines</td>
<td>The document sets out best and prudent business practices and good corporate governance and against a background of clear Treasury business strategies and business plans currently applicable and in existence within RHB Banking Group.</td>
</tr>
<tr>
<td>No</td>
<td>Title</td>
<td>Description</td>
</tr>
<tr>
<td>----</td>
<td>----------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>17</td>
<td>Group Corporate Communications Operations Manual</td>
<td>The document provides guidance and structure in disseminating corporate information to, and in dealing with, media representatives, employees and the public. While it intends to ensure compliance with legal and regulatory requirements on disclosure, it also raises awareness about, and focus management and employees on, disclosure requirements and practices.</td>
</tr>
<tr>
<td>18</td>
<td>Group Reputational Risk Management Policy</td>
<td>The policy sets out the approach which the Group will adopt in managing reputational risks of the Group.</td>
</tr>
<tr>
<td>19</td>
<td>Group Manual of Authority</td>
<td>The document defines clear responsibilities and approving matrix of authorized officers in the Group to approve its purchase or payment of capital and operating expenditure.</td>
</tr>
<tr>
<td>20</td>
<td>Group Policy on Product Development and Approval</td>
<td>The policy applies to all product development initiatives within the Group and highlights fundamental principles to staff in approaching product development and approval across the Group, while ensuring sound risk management practices in managing and controlling product risk.</td>
</tr>
<tr>
<td>21</td>
<td>Group Brand Marketing Operations Manual</td>
<td>The document sets to provide guidance and structure in disseminating corporate information to, and in dealing with, media representatives, employees and the public. The manual also aims to ensure compliance with legal and regulatory requirements for the Group’s activities in relation to advertisement and promotions.</td>
</tr>
<tr>
<td>22</td>
<td>Social Media Operations Manual</td>
<td>This document describes the operations, roles &amp; responsibilities and business rules in respect of the Social Media. The purpose of this manual is to meet internal and external requirements while delivering effective digital communication strategies for the Group.</td>
</tr>
<tr>
<td>23</td>
<td>Group Fraud Risk Management Policy</td>
<td>The policy document defines the core governing principles for fraud management within the Group which include leadership and ethical culture, fraud awareness, detection, reporting and escalation, as well as fraud response with appropriate corrective actions. The purpose of this policy is to promote consistent organisational behaviour through the development, implementation and regular review of fraud prevention, detection and response strategies.</td>
</tr>
<tr>
<td>24</td>
<td>Group Fit &amp; Proper Policy</td>
<td>The “Policy on Fit and Proper for Key Responsible Persons” serve as policy statements for assessing a person’s capacity to act as a fit and proper person. It sets out the requirements to assess and determine the fitness and propriety of key responsible persons in RHB Banking Group.</td>
</tr>
</tbody>
</table>