



## 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;
- Prompt reporting of any knowledge or information about unethical business conduct and suspected commission of crimes; and
- Prevent and eradicate sexual harassment in the workplace.

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, namely P.R.I.D.E. amongst its employees as the way of life in performing their duties and responsibilities morally and respectfully. Each employees 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 whistleblow and escalate through official channel over alleged unethical behaviour or fraudulent activities involving employee(s) or business partners to designated recipients within the organisation