

	<p>Issue Date : June 2020 Effective Date : July 2020</p>
<p>WHISTLE BLOWING</p>	<p>APPROVED BY HR</p>

Whistle Blowing

1. Purpose

Ayeyarwaddy Farmers Development Bank Limited practices banking services with a strong foundation of transparency, accountability, and responsibility. If employees at A Bank have strong evidence that there is unethical conduct such as malpractice, misconduct, or conspiring by an A Bank employee, it is to be reported to the authority.

2. Eligibility

All full-time employees, contractors, and part-time employees of any position employed by Ayeyarwaddy Farmers Development Bank Limited are eligible.

3. Whistle Blowing

The whistleblower will report to the human resource department or the CEO. After the report is received the following procedures will be undertaken.

- 3.1 If the report is submitted to the human resource department head, he or she will report to the CEO
- 3.2 If the CEO accepts the report, he or she will form an investigative committee with appropriate personnel and assign the investigative task.
- 3.3 The investigative committee has the power to investigate and enquire anyone related to the case as necessary. The committee will collect the necessary evidence, witnesses, and statements.
- 3.4 The investigative committee will report the investigation findings to the CEO as soon as they are ready.

3.5 If the case requires a punishment according to the bank management policy, the CEO will decide the punishment to the responsible parties.

3.6 If the punishment according to the bank management policy is deemed not sufficient, the CEO will consult with law experts and with the approval from the bank president, will take legal actions.

4. Reporter's Responsibilities

The reporter must follow these guidelines.

4.1 The reporter must include his or her full name.

4.2 The case being reported must be true and there must be evidence.

4.3 The reporter must not report in order to deliberately ruin another party's livelihood.

4.4 The reporter must act as a witness during the investigation or during legal actions.

5. Cases to Whistle Blow

The following cases shall be reported to whistle blow.

5.1 Abusing or stealing the bank's properties for personal benefit.

5.2 Abusing one's position and authority or rights, bullying, and abusing one's power.

5.3 Contacting or treating bank customers with ill intentions.

5.4 Accepting expensive gifts from the bank's Stakeholders (Customers, Clients, Candidates) for personal benefit.

5.5 Breaking the bank's policies, sharing the password to outsiders.

5.6 Sharing bank secrets with unrelated parties (via mail, email, phone, or social media).

6. Protection for the Whistle Blower

The whistleblower is protecting the bank and he or she and the reported case will be kept anonymous at different levels of clearance. The name and biographical details of the whistleblower will be kept confidential until the investigation begins.