



Whistle-Blowing Policy v1

1. Purpose and Scope

- 1.1 This Whistle-Blowing Policy (this “**Policy**”) aims to provide a reliable avenue for persons to raise concerns about any wrongdoings or improprieties within the Yangzijiang Financial Holding Ltd (the “**Company**”) and its subsidiaries (together with the Company, the “**Group**”, with each being a “**Group Company**”) including the breach of any applicable law and policy, which they become aware of and to provide reassurance that they will be protected from reprisals, discrimination or adverse consequences.
- 1.2 This Policy is intended to help persons who have major concerns over any wrongdoing or improprieties within the Group and is not intended to be used for taking up personal grievances or harassment.
- 1.3 All persons making a report, including employees of the Group (“**whistle-blowers**”) should report their concerns in good faith.

2. Reportable Information

- 2.1 Any situation that involves any wrongdoing, including any breach of any applicable law or policy, constitutes reportable information, and includes the following, whether actual, suspected or anticipated:

<u>Type</u>	<u>Description</u>
Bribery or corruption	<ul style="list-style-type: none">• offering or providing items of value to anyone, including a government official to influence them into granting deals/contracts or other favours in furtherance of the Group’s business• soliciting for items of value from any external parties who have or would like to establish a relationship with the Group
Fraud	<ul style="list-style-type: none">• Financial transactions that contain false, misleading or incomplete entries or records• Submitting false receipts, submitting receipts for personal expenses as business expenses, and submitting expenses for reimbursements that are not permitted under the Group’s prevailing policies• Taking property entrusted in one’s care for personal benefit, or making unauthorised or improper payments to third parties
Irregularity or non-compliance with any applicable law or regulation	<ul style="list-style-type: none">• Breach of any of the listing rules of the Singapore Exchange Securities Trading Limited• Breach of any relevant securities law or regulation, for example insider trading provisions of the Securities and Futures Act (Cap 289) of Singapore• Breach of personal data protection laws and regulations in the collection, use and disclosure of personal data
Confidentiality	Unauthorised use or disclosure of confidential information
Conflict of interest	<ul style="list-style-type: none">• A situation in which competing interests could cause a person or an entity to benefit at the expense of the Group, which could impair or appear to impair the ability of such person or entity to



<u>Type</u>	<u>Description</u>
	make fair and objective decision to act in the best interests of the Group
	<ul style="list-style-type: none">• For example, undeclared financial interest in a party that does business with the Group
IT security	<ul style="list-style-type: none">• Misuse of the Group's computer systems, or unauthorised access of data, applications, networks and/or devices• For example, failure to protect and maintain the integrity of data stored in the Group's servers or networks.
Misconduct or inappropriate behaviour	<ul style="list-style-type: none">• threats and/or intimidation• possession and/or use of drugs within the Group's premises• sexual harassment• discriminatory conduct because of, among others, sex, religion, disability, ethnicity
2.2	The above list is not exhaustive. Any wrongdoing or improprieties within the Group or by the Group that do not fit into the aforementioned list may be reported.
2.3	At any time, if an employee is unclear about whether action is lawful or complies with any law, regulation or policy, such employee is invited to seek clarification or advice from their department heads or Group Compliance at compliance@yzjfin.com .
3.	Reporting Procedure and Report Handling
3.1	All persons apart from employees of the Group (" employees ") who have reliable information about possible wrongdoing or improprieties within the Group or by the Group may submit such information in writing to the Chairman of the Audit and Risk Committee of the Company (the " ARC ") at whistleblow@yzjfin.com , save where such information pertains to the Chairman of the ARC, then such information may be submitted to the Lead Independent Director of the Company at Lead_ID@yzjfin.com .
3.2	Employees who have reliable information about possible wrongdoing or improprieties within the Group or by the Group have a duty to report such information to the Chairman of the ARC at whistleblow@yzjfin.com , save where such information pertains to the Chairman of the ARC, then such information may be submitted to the Lead Independent Director of the Company at Lead_ID@yzjfin.com .
3.3	All whistle-blowers, are encouraged to provide their names, contact details, and in the case of employees, their department and Group Company.
3.4	Reports should be made as soon as practicable and include in as much detail as possible :
(a)	identities and particulars of the parties involved;
(b)	details of the incident (including date, time, location, methods, and action/behaviour);
(c)	whether management has been notified (if so, the notification date and whom); and
(d)	any other relevant information or documentation that would assist in any investigation.



- 3.5 The ARC will independently review the report and direct how each report is to be investigated as follows:
- (a) conduct its own investigation or review;
 - (b) instruct management to take such remedial action as it deems appropriate, including directing the report to the most appropriate department for person for any appropriate follow up action;
 - (c) engage at the Group's expense, independent advisors to assist in the investigation;
 - (d) resolve the matter without need for further investigation; and
 - (e) take any other action as the ARC may determine.
- 3.6 Employees who are interviewed or asked to provide information have a duty to fully cooperate with the investigation.
- 3.7 The Group reserves the right to refer any reports to the relevant regulators and/or law enforcement authorities where there are reasonable grounds to suspect any criminal conduct or regulatory violation.

4. Confidentiality and Protection of Whistle Blower

- 4.1 All whistle-blowers are encouraged to provide their name and contact details, rather than anonymously. While an anonymous report will be given due consideration, whistle-blowers should be aware that if their name and contact details are not provided, appropriate follow-up questions and investigations may not be possible.
- 4.2 The identity of the whistle-blower will be kept confidential, save where :
- (a) the identity of the whistle-blower, in the opinion of the ARC, is material to any investigation;
 - (b) such disclosure is required by law, or by the order or directive of a court of law, regulatory body or such other body that has the jurisdiction and authority to require such identity to be revealed; and
 - (c) prior written consent of the whistle-blower has been obtained.
- 4.3 The Group does not tolerate:
- (a) obstructive action being taken any whistle-blower who wishes to file a report; and/or
 - (b) harassment or victimization of any whistle-blower who reports in good faith.

Employees who engage such actions against whistle-blowers will face disciplinary action, up to and including termination, regardless of such employee's position in the Group.

5. Frivolous and Malicious Whistle-Blowing

- 5.1 The Group treats all whistle-blowing reports seriously and will direct resources towards investigation and monitoring of such reports. The Group does not wish for any employee to misuse the whistle-blowing channels and does not condone frivolous and/or malicious whistle-blowing.
- 5.2 Examples of frivolous and/or malicious whistle-blowing includes having no reasonable grounds to believe that the information the whistle-blower provided was true and accurate or knowingly



spreading false information with the intent to damage another party's reputation or cause distress to that party.

6. Communication and Review

- 6.1 This Policy will be provided to all employees during onboarding and made available on an ongoing basis.
- 6.2 Unless otherwise required by the ARC and/or the Board, this Policy shall be reviewed annually.
- 6.3 This Policy will be made available on the Company's website.

7. Consequences

Any breach of this Policy will be regarded as serious misconduct, and may result in disciplinary action being taken, including immediate termination of services or employment by the Group.