

Reporting Misconduct Instructions

Reporting is everyone's responsibility

Ethics and integrity are the basic pillars of our dealings as a bank. We share a responsibility to report any violations to fight corruption and unethical or illegal conduct.

If you have any concerns related to misconduct or potential misconduct, suspected or otherwise, do not hesitate to report them. We assure you that reports are handled seriously to maintain an open and supportive environment that encourages reporting.

Your identity is confidential

We shall make every effort to address the issues reported to us while maintaining the confidentiality of reporters and protecting them from harassment, retaliation or adverse consequence.

While you are fully entitled to keep your identity anonymous, if you do not tell us who you are it will be much more difficult to request further information, give you feedback on the report status or guarantee your protection.

Your reporting responsibility

- Be truthful and report in good faith. Avoid rumors and report when you have valid and reasonable causes for suspicion.
- Refrain from rumors, irresponsible or negligent behavior, and false allegations. Provided a claim is made in good faith, the reporter will not suffer any reprisals.
- Exercise due diligence and include all relevant details in your report.
- Report misconduct as soon as possible.
- Exercise strict discretion in reporting.

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Types of reportable misconduct

- Violations of the provisions of the Code of Conduct and Banking Practices.
- Financial and administrative corruption.
- Violation of the applicable laws, rules, regulations, instructions and policies.
- Violations related to the environment, health and safety at the workplace.
- Indecent conduct contrary to public order and Islamic ethics and customs and traditions.
- Misuse of the Bank's assets or property.
- Abuse of power or decision making against the Bank's interest by its employees.
- Passing irregular business transactions in the course of performing Bank-related duties, circumventing systems or covering up regulatory errors.
- Existence of a conflict of interest in any Bank-related business activities or contracts.
- Misuse of the powers granted by the Bank to its employees such as exchange of passwords, usernames etc.
- Acquiring unearned benefits or rewards/bonuses.
- Disclosure of confidential information in an illegal manner.
- Concealment in bad faith, intentional negligence, destruction of official documents or cover-up of fraudulent financial reports.
- Gross negligence likely to result in damage(s) to the Bank.
- Indications of suspicious Money Laundering, Terrorism Financing, and arms proliferation activities.
- Covering up any of the above violations.

Scope

This policy does not cover employee grievances, customer complaints and matters relating to standard bank activities and operations for which there are policies and separate reporting channels in place. Bearing in mind that reports outside the channel's scope will not be addressed.

Support the investigation

To help us assess your report, please provide all necessary details to include the following as much as possible:

- Date of incident
- Description of incident
- Location of incident
- Names and details of individuals involved
- Any documents or information that could support incident investigation

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What you can expect from us

- Once you report a concern, you will receive a confirmation notice including the serial reference number assigned to your report.
- A designated officer may approach you to request additional information.
- We regret inability to provide you with detailed information on actions taken with due regard to confidentiality and protection of involved parties' rights.
- You can provide additional information (if any) that could support the investigation and prove the violation during or after the case handling period.
- Once appropriate actions are taken according to applicable rules, regulations and instructions, we will provide you with feedback on the status of your report.
- In a show of appreciation, a reward may be considered for the whistleblower as deemed appropriate under regulatory requirements.

Reporting Channels

The bank has put in place the following special channels to report breaches in total confidence:

- Direct Hotline +966 (0)11 459 8999
- By Ext. +966 (0)11 402 9000 #1333
- Email at wb@anb.com.sa
- By Mail:

Arab National Bank Head Office - Compliance and AML Group

Attn: Head of Compliance & AML Group

P.O. Box 56921

Riyadh 11564,

Kingdom of Saudi Arabia

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Diagram of How to Report Misconduct



Arab National Bank is a Saudi Joint Stock Co. with a Paid-up-capital SR. 15 Billion having Commercial Register 1010027912, and License Number 4017/٢٠١٧/245, supervised and controlled by Saudi Arabian Monetary Authority (SAMA), with National Address 7317 King Faisal Road, Al Murabba, Unit number 1, Riyadh 3536-12613

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