

## WHISTLEBLOWING POLICY

In ensuring that the values of honesty and integrity are continually upheld at all times, this policy requires all PSBank employees to immediately report to their Group Heads or directly to the Human Resources Group (HRG) Head, the Chief Audit Executive/Internal Audit Group (IAG) Head, or the Fraud Management Group (FMG) Head for investigation purposes any noted impropriety or malpractice committed by a co-employee(s) which includes concealment or non-reporting thereof.

To ensure that reporting is not made for personal gain or otherwise to malign anybody, this policy requires that the report shall be made in good faith and with reasonable belief that the information or allegation about an impropriety or malpractice is substantially true.

The policy likewise requires due protection of informants or employees reporting such incidents in good faith from any form of harassment or retaliation. It gives informants/reporting-employees the option to withhold their names and considers any attempt to determine their identities as a breach of confidentiality subject to disciplinary sanctions.

To encourage PSBank employees to report an impropriety or malpractice, the IAG Head / FMG Head may recommend to the President for approval of a monetary reward for the informant/reporting-employee in addition to commendation letter from the HRG Head. However, only reports of incidents that resulted in actual or potential monetary or non-monetary loss to the Bank shall qualify for the monetary reward while certain employees such as officers and staff of IAG / FMG and Vice-Presidents and up are likewise disqualified by the very nature of their positions and/or functions.

The Bank has whistle-blowing hotlines such as [iag-expose@psbank.com.ph](mailto:iag-expose@psbank.com.ph) and [fire@psbank.com.ph](mailto:fire@psbank.com.ph) which can only be accessed by the Internal Audit Group Head and by the Fraud Management Group Head, respectively.