Speak Up Guideline

1. Purpose

The Speak Up Guideline establishes a secure framework that enables employees to raise concerns about suspected misconduct, unethical behavior, policy breaches, or other wrongdoing without fear of retaliation.

All employees are expected to report suspected or potential breaches of the Bank's Code of Conduct, policies, or applicable laws and regulations. Yoma Bank Limited (the "Bank") investigates concerns raised in good faith and takes appropriate action where necessary. The Bank maintains a zero-tolerance approach to retaliation against anyone who seeks advice, raises a concern, or reports suspected misconduct.

The Speak Up Guideline outlines reporting channels, protections, and responsibilities, reinforcing the Bank's commitment to transparency, early intervention, and shared accountability in safeguarding its values, reputation, and culture of ethical conduct.

The Speak Up channel is designed to:

- Provide a safe and supportive environment that encourages open communication and the reporting of concerns without fear of retaliation.
- Enable the early identification and management of potential risks, helping to protect employees, stakeholders, and the Bank.
- Encourage employees to raise concerns in a timely, responsible, and constructive manner.
- Support transparency and continuous improvement by ensuring concerns are appropriately reviewed and addressed.

2. Scope

The Speak Up Guideline applies to all employees of Yoma Bank and its subsidiaries, including directors, regardless of their role, employment status, or length of service. All individuals within its scope are expected to understand the Guideline and are responsible for raising concerns or reporting suspected misconduct, policy breaches, or unethical behavior whenever necessary.

3. Objectives – Why Speaking Up Matters?

The Speak Up framework plays an important role in promoting a culture of integrity, transparency, and accountability across the Bank. It supports effective governance and risk management by encouraging the timely reporting of concerns, enabling potential issues to be identified and addressed before they escalate. The Speak Up framework helps to:

- Strengthen risk management through the early identification and resolution of potential issues.
- Support effective decision-making and organizational performance by providing visibility of emerging risks and concerns.

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- Protect employees, customers, and other stakeholders from unethical, unlawful, or unsafe practices.
- Reduce financial, operational, legal, and reputational risks to the Bank.
- Foster a respectful, inclusive, and ethical workplace culture where concerns can be raised without fear of retaliation.
- Enhance employee trust, engagement, and accountability.
- Reinforce strong corporate governance and increase stakeholder confidence in the Bank's ethical standards and control environment.

4. Speak Up Framework

4.1. When to Speak Up

Employees can Speak Up to escalate issues when they see something is not right or when they make a mistake. The Bank aims to encourage openness and will support anyone who raises genuine concerns in good faith under this Guideline, even when they turn out to be mistaken.

All employees are also obliged to report suspected breaches of the Code of Conduct or of the Bank's policies as soon as they are made aware of them. Concerns should be raised whenever there is observation or suspicion of:

- Workplace conduct issues, including bullying, harassment, aggressive communication, discrimination, or unsafe working conditions.
- Financial misconduct, such as fraud, theft, bribery, corruption, or irregular financial activities.
- Policy breaches involving violations of the Code of Conduct and Business Ethics or other Bank policies.
- Unethical behavior, including actions that appear improper, unusual, or inconsistent with the Bank's values.
- Impropriety involves any unlawful, illegal, unethical or otherwise improper behavior

4.2. How to Speak Up

Employees may raise concerns confidentially and, where preferred, anonymously through the Bank's Speak Up channels. There are three ways to report a suspected breach:

- Speak to the line manager or any of People Leaders
- Contact People Division if they feel uncomfortable speaking to the line manager or any of senior management or People Leaders
- Email speakup@yomabank.com

All reports made in good faith and resulting investigations will be kept confidential, unless disclosure is required under any enactment, regulatory requirement or court order.

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4.3. Protection Against Retaliation

Yoma Bank maintains a zero-tolerance approach to retaliation against any employee, contractor, customer, supplier, or other stakeholder who raises a concern or participates in an investigation in good faith. Reports of suspected misconduct, unethical behavior, policy breaches, fraud, corruption, harassment, discrimination, or other concerns are treated confidentially and handled in accordance with established procedures.

Individuals who believe they have experienced retaliation may report the matter through the Bank's Speak Up channels. All allegations of retaliation will be reviewed and investigated appropriately, and any person found to have engaged in retaliatory conduct may be subject to disciplinary action.

4.4. Leaders Responsibilities

If a Leader receives a report of a concern (in their capacity as a line manager or otherwise), they must deal with the issue raised promptly in accordance with the Speak Up Guideline, and seek guidance from the People Division or Compliance when necessary. Leaders are essential to an effective Speak Up culture. When a concern is raised, they must:

- Listen objectively and without bias.
- Maintain confidentiality by sharing information only with authorized parties.
- Follow established reporting protocols to ensure proper documentation and escalation.

4.5. Investigation and Resolution Process

All reported concerns will be managed through a structured process to ensure fairness and accountability. All reports made in good faith will be addressed with diligence and professionalism.

- Timely review by the relevant functions (People Division, Compliance, or senior management).
- Objective assessment to determine appropriate next steps.
- Conduct a thorough and confidential investigation, where necessary, to establish the facts.
- Implementation of corrective actions based on findings.
- Communication of outcomes, where appropriate, while maintaining confidentiality.

4.6 Duty to Report

All employees share responsibility for maintaining a culture of integrity. Observed or suspected misconduct must not be ignored or left unreported. The timely reporting of improper, unsafe, or unethical behavior is essential to maintaining a safe, ethical, and compliant workplace. Every concern raised contributes to protecting Yoma Bank's people, values, reputation, and long-term sustainability.

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