

PruBSN Whistleblowing Policy

What we value at PruBSN is a culture of openness, honesty and accountability. We set ourselves the highest possible standards of professional and ethical conduct. To deliver real value to our stakeholders, it is essential that we consistently demonstrate our integrity.

Recognising the abovementioned responsibility, PruBSN provides an avenue for its employees, contractors, vendors, agents and clients to disclose or raise concerns and facilitate external parties like contractors, vendors and clients to disclose any improper conduct (misconduct or criminal offence) through Prudential's channel.

Policy

PruBSN Whistleblowing Policy is intended to encourage employees, agents, contractors, vendors and clients to disclose or raise concerns which include, but are not restricted to:

- a. questionable accounting or auditing matters;
- b. financial irregularities;
- c. fraud;
- d. bribery;
- e. corruption;
- f. harassment;
- g. victimization;
- h. criminal activity;
- i. suspicion on the use of proceed of crime;
- j. compliance breaches;
- k. health and safety breaches;
- l. information security breaches; and
- m. **any suspicion of malpractice, however large or small it may appear to be.**

Disclosure Procedures

Within Prudential, we have the "Speak Out" channel where all instances or suspicions of wrongdoing can be reported in a confidential way. All disclosures are to be channeled in accordance with the procedures as provided below:

- a) Speak Out hotline:
 - **Tel: 1-800-81-9801**
- b) Web:
 - www.prudentialspeakout.ethicspoint.com

Speak Out is the name for the confidential reporting channel at Prudential, which is available 24 hours a day, 7 days a week, and can accommodate calls in different languages. With Speak Out, we have made it clearer and easier to raise concerns or to seek guidance on a broad range of issues that relate to whistleblowing. Speak Out offers you an external, independent channel through which you can raise your concerns in confidence and without fear of recrimination. Any report you make will be kept confidential to the fullest extent possible consistent with the law and good business practices.