

Whistleblowing Statement

Saudi Exim Bank

The Whistleblowing Policy - approved by the Board of Directors - included articles aimed at providing safe communication channels between the whistleblower and designated employee to receive and process reports. The policy also included articles related to data confidentiality and whistleblower protection. The Whistleblowing Policy has the minimum requirements for receiving and processing violation reports.

Below is a summary of the policy articles:

- **General obligations**

The Bank is obligated to:

- 1- Encourage employees and stakeholders to report any violations, even when they are not fully sure or cannot prove it.
- 2- Establish safe reporting channels that guarantee confidentiality and are available to all employees and stakeholders.
- 3- Process all reports with necessary seriousness regardless of its nature, language, adequacy of information, or the extent of its impact and importance.
- 4- Strict confidentiality during & after processing reports.
- 5- Taking all corrective measures for the violation (if proven).
- 6- Take all measures to protect the whistleblower.
- 7- Notify the whistleblower of receipt of the report and the decision reached, if possible.

The whistleblower is obligated to:

- 1- Ensure credibility of the report by avoiding rumors and allegations that are not based on real basis, and reporting only when there is a real and reasonable suspicion.
- 2- Avoid malicious reports for the purpose of defaming others, taking revenge, or undermining confidence in the bank, its employees or stakeholders.
- 3- Ensuring accuracy of the report and clarifying all related details.
- 4- Report all violations as soon as possible.
- 5- Bearing the responsibility for malicious allegations that lead to defamation or harm to the bank, one of its employees or stakeholders.

- **Cases that require reporting**

Bank employees and stakeholders shall take the initiative to report everything that requires taking corrective actions, uncover violation, or enhance values. Examples of situation that require reporting:

- 1- Financial and administrative corruption, which consists of any illegal exploitation of financial resources or authorities.
- 2- Non-Compliance with rules, regulations, instructions, and mandatory policies in the Bank's scope of work.
- 3- Violations related to workplace health and safety which include any negative behavior that would cause harm in the workplace or threaten the safety of any person.
- 4- Inappropriate behavior or violation of law, customs, or traditions.
- 5- Misuse of the bank's property or assets.
- 6- Processing or concealing illegal operations.
- 7- Conflict of interest in any business or contract assigned to any of the bank's employees.
- 8- Disclosing confidential information illegally.
- 9- Concealment, intentional negligence, or destruction of official documents.
- 10- Negligence that may result in harm to the bank or its reputation.
- 11- Concealment of any of the above violations.

- **Whistleblowing channels**

- 1- Email: EximWB@saudiexim.gov.sa
- 2- Direct telephone: 0114395113
- 3- Violation reporting form in the Bank's official website