



SUSTAINABLE PROCUREMENT PRINCIPLES (SPP)

August 2025

A tiger is shown in profile, looking upwards and to the right. It is surrounded by dense green foliage and trees, with some light filtering through the leaves. The tiger's orange fur with black stripes is clearly visible.

INTRODUCTION

ABOUT MAYBANK

As the largest financial services group in Malaysia with an established presence in the ASEAN region, Maybank is committed to **responsible and sustainable business practices**. Our procurement operations play a critical role in upholding the integrity and resilience of our supply chain. We strive to continuously engage a diverse network of suppliers, ensuring that our sourcing decisions align with our corporate mission of **Humanising Financial Services**.

SUSTAINABLE PROCUREMENT

Sustainable procurement is the practice of integrating **economic, environmental and social ("EES") factors** into procurement decisions to ensure that the sourcing of goods and services contributes to long-term sustainability. It involves **assessing the environmental impact** from the development, manufacturing and delivery of products and services, **ensuring fair labour practices** across the supply chain, and **balancing cost-efficiency** with lasting value. Looking beyond immediate business needs to consider the broader effects on society and the planet, sustainable procurement ensures that business decisions align with sustainability goals.

FOCUS AREAS

Maybank places focus on **transparency, collaboration** and **continuous improvement**. Our procurement procedures aim to **identify and mitigate environmental, social, and governance ("ESG") risks**, while engaging suppliers to adopt sustainable practices. This approach includes **promoting ethical processes** and **responsible sourcing**. By adopting these principles, procurement decisions that **support sustainability** and **drive positive change** for Maybank, the businesses we work with, and **communities** in which we operate, can be made.

SCOPE

The Maybank Group Sustainable Procurement Principles ("SPP") will be embedded throughout **all procurement operations** of the Group, including the **definition of requirements, evaluation of suppliers, and management of contracts** to ensure **effective implementation**.

This SPP applies to all our suppliers/vendors, business partners, outsourced third-party service providers, their employees, agents, subcontractors, including parent companies affiliate and/or overseas entities, where applicable (hereinafter referred to as "suppliers").

REVIEW

To ensure **accountability** and **continuous improvement**, Maybank maintains oversight and implements ongoing enhancement measures to ensure the sustainable sourcing of our products and services. This SPP will be reviewed periodically to incorporate **latest developments** and **regulatory changes, test the effectiveness** of our measures, and ensure **adherence** to sustainable **procurement practices**.



GOVERNANCE

This SPP ensures that suppliers are appropriately responsible under the purview of the Watchlist Supplier Committee (“WSC”), which is tasked with identifying, monitoring and assessing suppliers to ensure adherence to Maybank’s sustainable procurement standards. The WSC oversees supplier ESG performance, offers guidance on necessary improvements, and ensures the implementation of responsible business practices.

To ensure credible, fair and comprehensive reporting, all ESG performance data from suppliers are initially reviewed and evaluated by the WSC. The data will then be presented to the Group Three-Project Steering Committee (“G3-PSC”) for further recommendations. Any issues or concerns requiring decision-making regarding suppliers that fail to comply with the requirements stipulated in this SPP will be escalated to the EXCO Sustainability Committee (“ESC”) for approval.

Through this structured review process, we reinforce accountability and ensure that the promotion of sustainable practices throughout our supply chain is well-governed.

OUR COMMITMENT

We are committed to ensuring that our suppliers adhere to sustainable procurement practices through the expectations outlined in the Maybank Supplier Code of Conduct ("SCoC"). The Group Procurement Manual ("GPM") governs the process of selecting suppliers, establishing payment terms, conducting strategic vetting, negotiating contracts and purchasing goods. This includes any ESG-related assessments and requirements that are expected to be followed by the Group's procurement units, such as Group Strategic Procurement ("GSP"), in-Country Procurement unit, Local Strategic Procurement unit, Business' Procuring unit, and equivalent personnel.

Together, the SCoC and SPP form the foundation for integrating ESG principles into our procurement decisions, promoting ethical business conduct, respect for human rights, and environmental stewardship. This approach, which spans from supplier onboarding to contract management, ensures that ESG considerations are embedded throughout the procurement lifecycle. Supply chain risks are managed through a supplier ESG due diligence process, which is designed to ensure compliance with Maybank's expectations.

As outlined in the ESG Risk Management Framework, we ensure that social supply chain risks are managed by monitoring our suppliers' business conduct to ensure it is ethical, respects human rights, and guarantees that the products and services sourced are sustainable. In alignment with the Maybank ESG Commitment and Maybank Group Code of Ethics & Conduct, we also ensure that our own operations meet the expectations we have of our suppliers, treating them fairly and with respect.

To ensure responsible and sustainable sourcing, Maybank proactively identifies, assesses and mitigates risks throughout the procurement process. Our approach includes:

- **Responsible Procurement Practices** – reviewing activities to ensure that suppliers are not subjected to undue pressure that could inadvertently lead to human rights violations or environmental concerns. We aim to maintain a balanced approach to sourcing that aligns with our sustainability goals.
- **Proactive Risk Mitigation** – requiring suppliers to identify and take appropriate actions to address any actual or potential adverse social and environmental impacts associated with their products and services.
- **Enhanced Supplier ESG Due Diligence** – strengthening our existing processes, with a particular focus on sustainable practices as per the chart:

SCoC Compliance :

Our SCoC outlines our expectations for all suppliers to conduct business responsibly, lawfully, and ethically. Suppliers are required to respect human rights, operate transparently, and take steps to reduce their environmental footprint. It guides suppliers on meeting Maybank's standards for ethical business practices and environmental stewardship.

Supplier ESG Assessment :

This assessment is conducted across all our operating entities and overseas units with procurement practices. The screening applies to newly onboarded suppliers, those undergoing contract renewals, and those participating in tender processes. Our ESG criteria covers areas such as energy and water consumption emissions reduction initiatives, waste management, climate-related risks, deforestation, biodiversity, human rights and labour practices.

Supplier ESG Risk Assessment :

Subsequently, a risk assessment is conducted on the data gathered to identify which suppliers meet our ESG criteria and which may require further evaluation. This is then analysed by the WSC. The WSC is a management committee dedicated to identifying, monitoring, and managing suppliers, with responsibilities such as evaluating suppliers, providing guidance on necessary improvements, and implementation of sustainable practices.

Supplier Engagement :

Our engagements with suppliers have been instrumental to enhance their ESG practices. We have focused on fostering awareness of Maybank's sustainability expectations by providing tailored guidance for ESG improvement as well as growth. Our suppliers are given time to develop action plans and undergo a supported transition.

OUR COMMITMENT

Our dedication to sustainable procurement is rooted in the fundamental principles defined in the following international frameworks and standards:

1. Greenhouse Gas (“GHG”) Protocol
2. International Labour Organisation (“ILO”) Standards and Conventions
3. International Organisation for Standardisation (“ISO”) 20400:2017 – Sustainable Procurement: Guidance
4. The Ten (10) Principles of the United Nations Global Compact (“UNGC”)
5. United Nations (“UN”) Sustainable Development Goals (“SDGs”)
6. UN Universal Declaration of Human Rights (“UDHR”)

All suppliers are required to comply with Maybank’s procurement and sourcing practices, which are primarily governed by relevant regulatory and compliance frameworks in accordance with the laws and regulations of Malaysia and the respective countries in which they operate. In the event of any conflict between this SPP and local laws or regulations, the latter will take precedence. For additional information on these regulatory frameworks, please refer to the Appendix of this SPP.

Maybank actively engages with suppliers in the regions where we operate to enhance their sustainability practices and ensure alignment with our commitments. We are dedicated to conducting workshops, training sessions, and collaborative dialogues with suppliers to facilitate their understanding and implementation of sustainable practices in accordance with our objectives. These engagements offer guidance on regulatory compliance, ESG best practices, and industry-specific sustainability challenges, thereby ensuring that suppliers are well-prepared to meet evolving expectations. Through the promotion of open communication and knowledge-sharing, we aim to strengthen supplier capabilities and contribute to the development of a more sustainable and resilient supply chain.

OUR COMMITMENT

OUR EXPECTATIONS OF SUPPLIERS

In line with our commitment to the highest standards, we expect our suppliers to uphold these principles in their business operations because we believe that responsible sourcing and sustainable practices are crucial for long-term business success, environmental protection and social equity. Our expectations of suppliers include, but are not limited to:

1. **Energy & Water Consumption**
2. **Carbon Emissions**
3. **Climate-related Risk Management**
4. **Deforestation & Biodiversity**
5. **Workplace Health & Safety**
6. **Waste & Pollution Management**
7. **Human Rights**
8. **Labour Standards**
9. **Anti-Bribery & Corruption**
10. **Data Privacy & Protection**

1. Energy & Water Consumption

It is important for suppliers to actively monitor energy and water consumption as it not only reduces operational costs, but also helps minimise environmental impact, contributing to the reduction of carbon footprint and conservation of natural resources.

Hence, we expect suppliers to adopt best practices, such as:

1. Monitoring and reporting of energy and water consumption, ensuring that data is consistently and accurately collected to reflect ongoing performance, and that such data is provided to Maybank in a transparent and reliable manner.
2. Optimising resource efficiency by implementing measures to reduce energy and water consumption (e.g. water-saving systems, energy-efficient equipment upgrades and adoption of sustainable technologies).
3. Obtaining and maintaining all required environmental approvals, permits and registrations pertaining to energy and water usage across all operating jurisdictions, in compliance with relevant regulations and standards, as part of the organisation's business operations.
4. Establishing reduction targets by setting progressive goals and initiatives aimed at decreasing energy and water consumption, supported by consistent performance assessments (e.g. evaluate and enhance operational processes to drive sustainable, long- term reductions).



2. Carbon Emissions

Monitoring carbon emissions is essential as it aligns with Maybank's sustainability objectives of achieving carbon neutrality by 2030 and a Net Zero Carbon Equivalent position by 2050. By tracking emissions, opportunities can be identified to optimise resource usage, reduce energy costs, and improve operational efficiency.



We encourage our suppliers to actively manage and reduce carbon emissions across the value chain, in line with the following measurements:

SCOPE 1

Direct emissions

Scope 1 includes all direct GHG emissions from owned or controlled sources.

Example :

Emissions from fuel combustion in company-owned vehicles, facilities, or equipment.

SCOPE 2

Indirect emissions

Scope 2 emissions are indirect emissions from the generation of purchased electricity consumed by the company. While the electricity is purchased from an external source, the emissions occur at the power plant where it is generated.

SCOPE 3

Indirect emissions

Scope 3 includes all other indirect emissions that occur in the value chain of the reporting company, both upstream and downstream. These emissions occur from activities such as the production of purchased goods and services, business travel, waste disposal, employee commuting, and the use of sold products.

Suppliers are therefore required to:

1. Accurately measure, monitor and calculate Scope 1 and Scope 2 emissions through the employment of recognised methodologies and standards (e.g. consumption of petrol, diesel and gas, electricity bills, etc.).
2. Report on Scope 1 and 2 emissions, ensuring that data is consistently collected and provided to Maybank in a transparent and reliable manner.
3. Develop and implement reduction strategies and progressive practices aimed at decreasing emissions, including the integration of renewable energy solutions and adoption of efficiency initiatives.

3. Climate-related Risk Management

In alignment with the Maybank Group Climate Risk Policy, managing climate change-related risks within the value chain is critical for the Group to ensure long-term sustainability and maintain the efficiency of delivering products and services. We acknowledge the increasing challenges posed by climate change and natural disasters and are dedicated to safeguarding both our operations and the communities in which we operate.

To achieve this objective, Maybank requires suppliers to proactively strengthen operations against climate-related risks by:

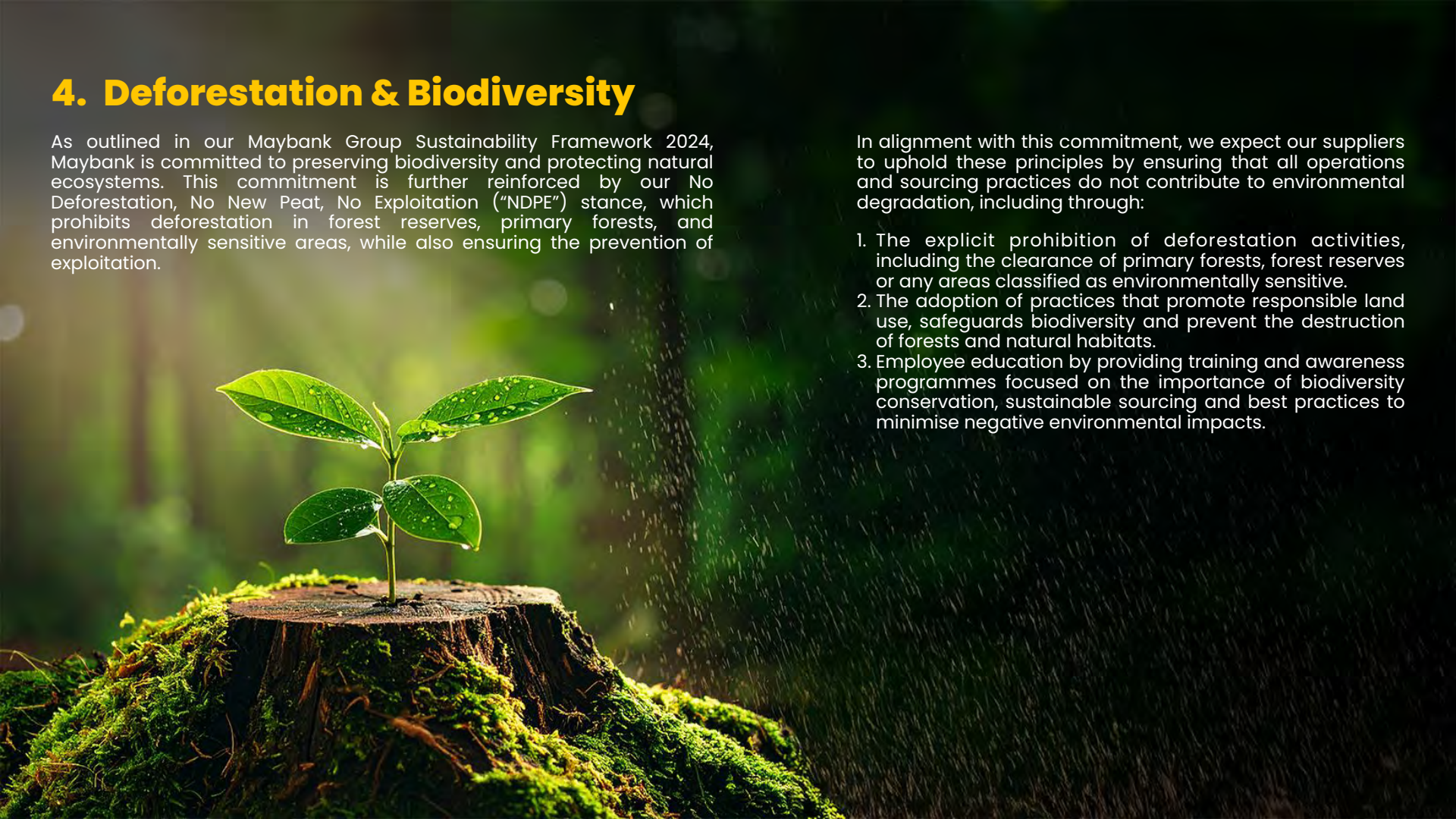
1. Gaining awareness and understanding of climate risks by assessing the potential impacts of climate change and natural disasters on business operations, supply chains and infrastructure.
2. Developing mitigation strategies to ensure operational resilience during extreme weather events, such as establishing contingency plans for flood-prone areas and preparing for other natural disasters, including landslides.
3. Regularly reviewing and improving measures and disaster preparedness plans.
4. Delivering employee training and awareness programmes to improve their understanding of climate risks and enhance disaster preparedness.

4. Deforestation & Biodiversity

As outlined in our Maybank Group Sustainability Framework 2024, Maybank is committed to preserving biodiversity and protecting natural ecosystems. This commitment is further reinforced by our No Deforestation, No New Peat, No Exploitation (“NDPE”) stance, which prohibits deforestation in forest reserves, primary forests, and environmentally sensitive areas, while also ensuring the prevention of exploitation.

In alignment with this commitment, we expect our suppliers to uphold these principles by ensuring that all operations and sourcing practices do not contribute to environmental degradation, including through:

1. The explicit prohibition of deforestation activities, including the clearance of primary forests, forest reserves or any areas classified as environmentally sensitive.
2. The adoption of practices that promote responsible land use, safeguards biodiversity and prevent the destruction of forests and natural habitats.
3. Employee education by providing training and awareness programmes focused on the importance of biodiversity conservation, sustainable sourcing and best practices to minimise negative environmental impacts.



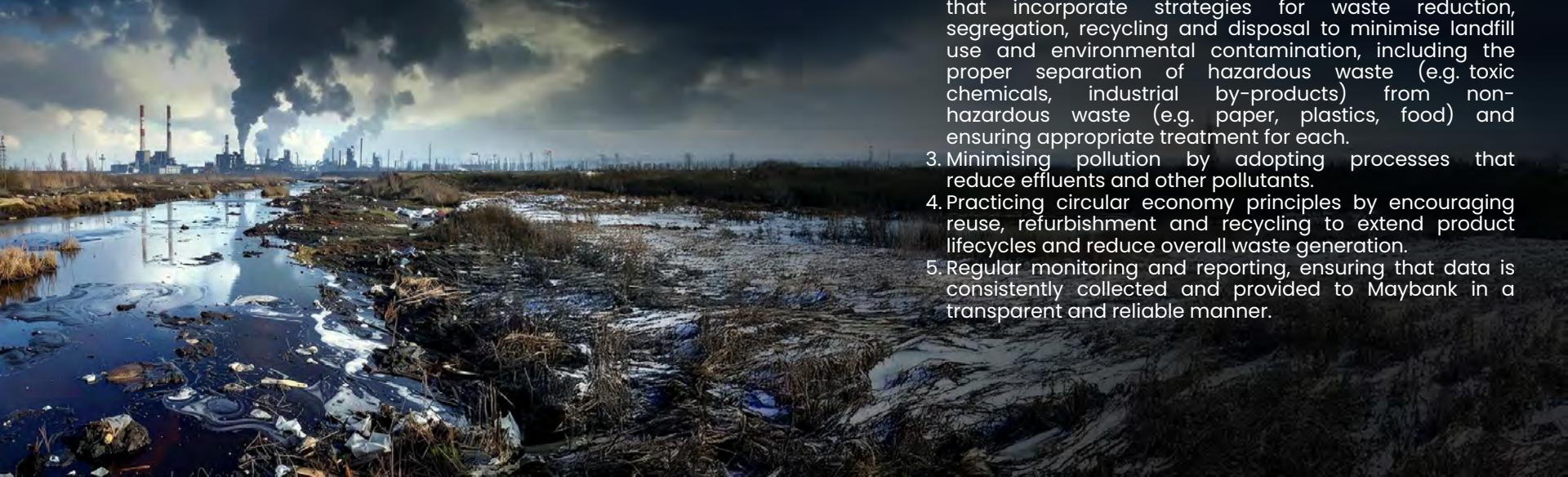
5. Waste & Pollution Management

At Maybank, we recognise the importance of responsible waste and pollution management as an integral part of our sustainability commitments. Through our Maybank Group Environmental Data Management (“EDM”) Framework, we actively manage general, hazardous and electronic waste to minimise our adverse environmental impact.

- General waste includes materials disposed of in standard trash bins, a significant portion of which may ultimately end up in landfills or be incinerated.
- Hazardous waste refers to materials that pose risks to human health and the environment, such as fluorescent bulbs, paint and industrial by-products.
- Electronic waste covers discarded items like computer monitors, circuit boards and cables, which contain toxic substances such as lead and mercury.

To minimise environmental impact, suppliers are required to implement comprehensive waste and pollution management practices that ensure the responsible handling of resources and by-products. These practices include:

1. Prohibiting the illegal dumping of waste and contamination or pollution of soil, air and water bodies, including unauthorised disposal of materials in environmentally sensitive areas and improper handling of hazardous substances.
2. Implementing effective waste management systems that incorporate strategies for waste reduction, segregation, recycling and disposal to minimise landfill use and environmental contamination, including the proper separation of hazardous waste (e.g. toxic chemicals, industrial by-products) from non-hazardous waste (e.g. paper, plastics, food) and ensuring appropriate treatment for each.
3. Minimising pollution by adopting processes that reduce effluents and other pollutants.
4. Practicing circular economy principles by encouraging reuse, refurbishment and recycling to extend product lifecycles and reduce overall waste generation.
5. Regular monitoring and reporting, ensuring that data is consistently collected and provided to Maybank in a transparent and reliable manner.



6. Workplace Health & Safety

Maybank acknowledges the critical importance of safeguarding the safety, health and wellbeing of our employees, as well as any individuals who may be impacted by our operations. We are committed to consistently adhering to all relevant occupational safety and health ("OSH") regulations, and will take all reasonable measures to prevent accidents and illnesses. Furthermore, we regularly assess our efforts through audits and reviews. Routine risk assessments are conducted to identify and mitigate potential workplace hazards, ensuring the maintenance of a safe and healthy environment for all stakeholders.

Maybank expects our suppliers to adhere to the highest standards by:

1. Providing safe working conditions for all employees and individuals involved in any of the companies' business operations.
2. Complying with legal requirements by adhering to all applicable OSH laws and related regulations.
3. Preventing workplace accidents and illnesses through the implementation of proactive measures to identify, assess, and mitigate workplace risks and hazards.
4. Delivering regular training programmes to all employees and sub-contractors on hazard awareness, risk management, and workplace safety to equip them with essential knowledge and skills to carry out daily operations.
5. Ensuring fair and adequate compensation, along with appropriate support, is provided to all employees and individuals present on the premises, in the event of work-related injuries or illnesses.
6. Implementing risk management strategies and establishing robust OSH procedures to protect employees and other stakeholders to ensure business continuity.

7. Human Rights

Maybank is committed to upholding our corporate responsibility to respect human rights, in accordance with the United Nations Guiding Principles on Business and Human Rights (“UNGPs”), as stated in our Maybank Group Human Rights Policy (“GHRP”) and international labour standards. We strive to prevent any actions that may cause, contribute to, or be directly linked to adverse human rights impacts, and are dedicated to providing remedy to individuals affected by such impacts should they occur.

We are also committed to fostering supplier diversity and building an inclusive supplier base by encouraging the participation of small and medium enterprises (“SME”) owned by minorities, women and locals in the regions where we operate.

In alignment with our practices, suppliers are expected to uphold the following human rights principles:

1. Prohibit sexual harassment across all operations and take proactive steps to raise awareness by providing training programmes and displaying posters that clearly outline how to identify sexual harassment and the procedures for reporting such incidents.
2. Ensure that all employees are treated fairly, equitably and with dignity, free from any form of discrimination, and provided with equal opportunities regardless of gender, race, ethnicity, religion, age, disability or other characteristics.
3. Provide safe and respectful working environments that are free from discrimination, harassment, exploitation and abuse, ensuring fair employment, decent working hours, wages and benefits.
4. Establish operational grievance mechanisms and maintain accessible whistleblowing channels to effectively address any issues related to human rights violations, so all concerns are appropriately heard and resolved.
5. Respect employees' rights to freedom of association and collective bargaining, including the right to join unions or representative bodies of their choosing, without fear of retaliation.
6. Avoid business activities linked to violations of indigenous rights or harm to local communities by integrating Free, Prior, and Informed Consent (“FPIC”) principles into relevant operations, ensuring the rights of affected communities are fully respected.
7. Adopt applicable international human rights standards to uphold ethical practices and guide the implementation of preventive measures, ensuring compliance and promoting responsible operations.



8. Labour Standards

The Group does not condone all forms of modern slavery, including child labour, forced labour and human trafficking, within our value chain. To this end, all suppliers are thoroughly screened for risks associated with human trafficking in accordance with our Anti-Money Laundering/Counter Financing of Terrorism Policy.

Suppliers must ensure that all business operations comply with applicable laws and regulations concerning anti-human trafficking, forced labour and modern slavery. Suppliers are therefore expected to refrain from engaging in any of these acts and take reasonable measures to prevent occurrence within their supply chains.

To support this, suppliers are required to uphold the following labour standards:

1. Strictly prohibit involuntary, bonded, forced or underage labour, ensuring that no instances of modern slavery occur throughout all business operations, and that work is conducted voluntarily, without coercion, and by individuals of legal working age.
2. Ensure fair and lawful employment conditions, including clear and transparent contracts, equitable wages that meet legal and industry standards and are paid on time, as well as reasonable working hours and benefits related to healthcare and leave entitlements.
3. Develop steps to identify, mitigate and remediate any potential cases of modern slavery or unfair treatment, and promptly report any incidents that occur.
4. Comply with all applicable labour laws and implement measures, such as verifying age eligibility during the hiring process, providing employees with training on the terms and conditions of employment, and ensuring timely and accurate wage payments with adequate rest days and overtime compensation.



9. Anti-Bribery & Corruption

At Maybank, we are committed to maintaining the highest standards of integrity and transparency in our operations by ensuring compliance with all applicable laws and regulations in the countries where we operate. In support of our dedication to ethical business practices, we have established a comprehensive Anti-Bribery and Corruption ("AB&C") framework, which includes:

- Dedicated Maybank Group AB&C Policy and Procedure
- Employee training programmes to enhance awareness and ensure compliance

We require our suppliers to uphold the same high standards of integrity and ethical business conduct, as outlined in the following:

1. Adopt a zero-tolerance policy towards bribery and corruption, explicitly prohibiting any offers, promises, or payments of bribes or facilitation payments to individuals or entities.
2. Comply with Maybank's due diligence requirements, including document requests for the conduct of Associated Person ("AP") Assessments. AP is a person / entity is associated with Maybank if the person / entity is a partner or agent of Maybank or if the person / entity performs services for or on behalf of Maybank.
3. Ensure that employees do not engage in bribery or corrupt practices directed at any staff members of Maybank.
4. Perform screening on suppliers, contractors, agents, business partners, joint venture ("JV") partners, distributors, brokers, professional advisors, service providers ("SP") and other intermediaries to ensure that they adhere to AB&C standards.
5. Provide regular training and awareness programmes to employees to ensure there is understanding and compliance with AB&C regulations, including practical guidance on how to identify and handle potential bribery and corruption risks.
6. Maintain accurate records of all gifts and entertainment given and received.
7. Have accessible and confidential reporting channels for employees and third-parties to report suspected bribery or corruption without fear of retaliation.

10. Data Privacy & Protection

Data privacy and protection of personal information are fundamental to our relationships with employees and other stakeholders, as detailed in the Maybank Group Privacy Notice and Maybank Group Data Privacy Policy and Information Risk Management Guidelines. As we advance the use of technology for digitisation and modernisation, we remain steadfast in our commitment to implement robust data security controls to safeguard privacy, uphold data protection standards, and prevent any form of discrimination.

All supplier data and assessments are handled with strict confidentiality in accordance with Maybank's data protection policies. Hence, suppliers are expected to:

1. Comply with all applicable local and international data protection laws and regulations in the countries where they operate.
2. Ensure that any information obtained from Maybank is securely protected, accessible only to authorised personnel, with strict access control policies and procedures in place, including mandatory training on confidentiality and data protection obligations.
3. Implement security measures to protect personal data from unauthorised access, loss, alteration or destruction (e.g. encryption, firewalls, secure data storage, etc.).
4. Collect, process and retain only the minimum amount of personal data necessary to fulfill their business purposes.
5. Establish clear data retention policies, ensuring that personal data is not retained longer than necessary for business purposes or legal obligations, and is securely deleted or anonymised when no longer needed.
6. Have an incident response plan in place to detect, respond to, and mitigate any data breaches or security incidents.
7. Provide regular training to employees on data privacy and protection policies, emphasising the importance of safeguarding personal data and compliance with relevant laws and regulations.

REPORTING REQUIREMENTS & SUPPLIER AUDITS

Consistent with the expectations outlined, all suppliers must disclose accurate and transparent data in accordance with the requirements listed in the mandatory Supplier ESG Assessment, which must be completed during the procurement on-boarding, tender and renewal processes.

Maybank reserves the right, at our sole discretion, to conduct comprehensive assessments and audits of our suppliers, including, but not limited to, on-site inspections, document reviews, and engagements, to evaluate compliance with our sustainability commitments and applicable international standards. Suppliers are responsible for providing accurate, complete, and up-to-date information, including relevant policies, procedures, and supporting documentation, in a timely manner, to demonstrate adherence to these commitments and requirements. Failure to provide such information or cooperate with the audit process may result in corrective actions or the termination of the business relationship.

CONSEQUENCE MANAGEMENT

Compliance with this SPP, in conjunction with the SCoC, is a fundamental requirement for all suppliers conducting business with Maybank. In instances where specific provisions of this SPP are not applicable or relevant to a supplier's industry or business entity, compliance may not be required.

Reviews will be conducted on a case-by-case basis, or at every term of contract renewal, as outlined in the GPM. If there is reasonable cause to believe that certain ESG expectations do not apply to specific suppliers, all relevant factors will be taken into account. In the event that any provision be applicable to their supply chain, suppliers are obligated to take the necessary steps to align with Maybank's sustainability commitments.

In the event that restrictions or limitations arise, preventing suppliers from completing our supplier ESG assessment due to their own policies or regulations, Maybank will evaluate and consider the suppliers' own Codes of Conduct ("CoC") or equivalent documents for approval, ensuring alignment with the principles set forth in this SPP and the SCoC.

Items listed under 'Our Expectations of Suppliers' that are strictly prohibited constitute as mandatory compliance criteria. Maybank maintains zero tolerance toward any breach of these prohibitions. Suppliers who fail to meet these mandatory requirements will not be eligible for on-boarding, renewal or permitted to participate in any procurement tenders. Suppliers failing to meet the criteria during the selection process will not be considered for engagement with Maybank. Non-compliance with these standards will be treated with utmost seriousness and may result in corrective action, suspension or termination of the business relationship.

Any breach of these guidelines may result in disciplinary action which includes immediate disqualification of the supplier, or potential revocation of the contract, particularly where bias or conflict of interest is identified. These measures will apply in circumstances where Maybank was unaware of the conflict of interest.

REPORTING CHANNELS

Maybank provides secure channels for misconduct and breaches of the requirements stipulated in this SPP, representatives and external stakeholders. The Maybank Group Whistleblowing Policy is available on our corporate website and the whistleblowing channels are as follows:

Automated Hotline	Secured voice recording: Toll-free number 1-800-38-8833 or +603-20268112 for callers not residing in Malaysia
Email	whistleblowing@maybank.com
Letter	Group Compliance, P.O. Box 11635, 50752 Kuala Lumpur
e-Form	Access the Maybank Group Whistleblowing e-Form at: https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/about_us/whistleblowing-form.page

For further information on the list of toll free lines in countries where Maybank has presence, please click [here](#).

At Maybank, we are committed to ensuring that each complaint is thoroughly considered and managed to prevent any form of bias and enable informed decision-making. The identity of any whistleblower who makes a disclosure in good faith will be kept confidential and protected by Maybank from any form of retaliation.

Maybank's Whistleblowing Governance Committee, chaired by an independent non-executive director, provides oversight to ensure that disclosures made via the designated whistleblowing channels receive appropriate attention, independence, investigation, and, where necessary, remedial action.

All personal data collected in connection with whistleblowing is processed in accordance with the Maybank Group Privacy Statement. All incidents of non-compliance are treated with the utmost seriousness, irrespective of whether they adhere to Maybank's formal complaints procedure. We are committed to ensuring compliance from all employees and management through continuous communication and training programmes.

KEY CONTACTS & APPROVAL

If you have any queries regarding this SPP, do not hesitate to contact either of the following:

General Inquiries (Group Sustainability)	sustainability@maybank.com
Supplier-related Inquires (Group Strategic Procurement)	supplier.esgmailbox@maybank.com

This Maybank Group Sustainable Procurement Principles has been reviewed and approved by the G3-PSC and ESC on 10 June 2025 and 11 June 2025 respectively.