

## **Summary of Whistleblowing Policy for External Service Providers**

Chong Hing Bank Limited (the “Bank”) is committed to achieving and maintaining highest standards of openness, probity, accountability and fair play for External Service Provider(s) (including but not limited to external vendors, contractors in Hong Kong, Mainland China or any other locations where the Bank and its subsidiaries (the “Bank Group”) have operations) with a secure, confidential way to report concerns about misconduct. The Whistleblowing Policy for External Service Providers (the “Policy”) aims to:

1. Ensure External Service Provider(s) feels comfortable in reporting irregularities;
2. Uncover all irregularities at all levels to be identified and challenged;
3. Provide clear procedures for whistleblowing for external parties;
4. Manage all whistleblowing cases in a timely, consistent and professional manner; and
5. Provide assurance that all whistleblowing cases will be taken seriously, treated as confidential and managed without fear of retaliation.

Full version of the Policy can be obtained via email to [Wblow@chbank.com](mailto:Wblow@chbank.com) reaching our Head of Legal & Compliance Division, or by mail your request to our Chief Operating Officer Office, Chong Hing Bank Limited, 11/F, Chong Hing Bank Centre, 24 Des Voeux Road Central, Hong Kong.

### **1. Scope**

The Policy is applicable to External Service Providers of the Bank Group, including but not limited to the Bank, Chong Hing Securities Limited, Chong Hing Commodities and Futures Limited, Chong Hing Insurance Company Limited, Chong Hing Insurance Brokers Limited and the Bank’s branches/sub-branches in Hong Kong and Mainland China. External Service Providers should disclose relevant information where they reasonably believe that is either happening, has taken place or is likely to happen in the future. Examples of the irregularities that can be reported by External Service Providers are set out below:

1. any conduct which is an offence or a breach of the law (a criminal offence has been committed or failing to comply with any other legal obligations);
2. any conduct which is an offence or a breach of the code of conduct/practice issued by the Hong Kong Association of Banks or from regulators in Hong Kong or any regulations implemented by the Bank Group or by related regulatory bodies;
3. any fraud, corruption, collusion, coercion, money laundering and financing of terrorism;
4. disclosure related to miscarriage of justice;
5. racial, sexual, disability or other discriminations or harassment;
6. any conduct impacts on health and safety of the public and/or other employees;
7. damage to the environment;
8. unauthorised use of public funds or other assets;
9. possible fraud and corruption;
10. other unethical conduct, all forms of financial malpractice or impropriety;
11. transactions with connected entities/persons;
12. insider abuses;
13. other forms of corporate governance breaches.

### **2. Reporting and Disclosure**

#### **2.1. Reporting Channel**

Persons who have a legitimate concern about irregularity, misconduct or malpractice of the Bank Group or any staff member may raise the matter via different ways. For cases of alleged breach of the applicable laws, regulations, guidelines and codes issued by the government, regulators or industrial bodies in Hong Kong, Mainland China and overseas, External Service Providers can report the case

in writing to reach us in the following manners:-

By email:	Wblow@chbank.com
By mail:	Attention to: Head of Legal & Compliance Division; or Chief Auditor/Head of Internal Audit Division (if the report involves Legal & Compliance Division)  Chong Hing Bank Limited 11/F Chong Hing Bank Centre 24 Des Voeux Road Central Hong Kong And mark " <b>Strictly Private and Confidential – to be opened by Addressee Only</b> " to ensure confidentiality.

All whistleblowing reports will be kept on record, reviewed and, where appropriate, independently investigated. An acknowledgement and where possible, feedback will be provided to the whistleblower raising the concerns.

## 2.2. Confidential and Anonymous Reports

Anonymous reports may be accepted. Whistleblowers may also use the enclosed "Report Form for Whistleblowing for External Service Providers" (Annex 1) to make their report. Hard copy of the form should be sealed (for mail) and directly sent to the designated email or mail address. It is optional for the whistleblowers to disclose their identities when reporting their concerns.

## 2.3. Follow Up Actions

Within 3 working days after receiving a whistleblowing report, if applicable, the Head of Legal & Compliance Division or Chief Auditor/Head of Internal Audit Division (as the case may be) will acknowledge receipt of the whistleblowing case in writing to the whistleblower (if identity and/or contact information are provided).

Chong Hing Bank Limited  
June 2023

*(In case of any inconsistencies between the English and Chinese versions of this Summary, the English version shall prevail.)*

## Report Form for Whistleblowing for External Service Providers

**To : Head of Legal & Compliance Division; or Chief Auditor/Head of Internal Audit Division (if the report involves Legal & Compliance Division)**

Please read the Whistleblowing Policy for External Service Providers or related information sheet carefully before you fill in this form. You may email the form to our designated email: [Wblow@chbank.com](mailto:Wblow@chbank.com), or mail to Chong Hing Bank Limited, 11/F Chong Hing Bank Centre, 24 Des Voeux Road Central, Hong Kong (Attention to Head of Legal & Compliance Division; or Chief Auditor/Head of Internal Audit Division, if the report involves Legal & Compliance Division) and mark "Strictly Private and Confidential – to be opened by Addressee Only".

<b>EXTERNAL STAKEHOLDER INFORMATION (Strictly Private and Confidential)</b>	
<input type="checkbox"/> Anonymous (you are encouraged to provide information below)	
<input type="checkbox"/> Please contact me via the following contact details	
Name : _____	Tel : _____
Company Name : _____	Position : _____
<b>DETAILS OF CONCERNS:</b>	
1. Incident outline	
2. Incident details, e.g. time, place	
3. Name(s) of suspected person(s) (both within the Bank and externally)	
4. Third party who may have relevant information	
5. Reason for knowing about this incident	
6. Policy or procedures you believe to have breached	
7. Any requirement/follow-up action you expect to take place	
8. Any person you have discussed with or reported this incident to	
9. Any other relevant information	

*Continue on a separate sheet if necessary.*

Signature (optional) : \_\_\_\_\_ Date : \_\_\_\_\_

### Acknowledgement

*[To be completed by the authorised staff member of the Bank]*

To : \_\_\_\_\_

The information contained in your report form for whistleblowing dated \_\_\_\_\_ is well received and noted by the Bank. We will endeavour to handle your report as soon as possible and may contact you again when necessary.

\_\_\_\_\_  
Signature of authorised officer

\_\_\_\_\_  
Date