

# WHISTLEBLOWING POLICY

Reliance Surety & Insurance Co., Inc. requires directors, officers, and employees to observe high standards of business and personal ethics in the conduct of their duties and responsibilities. All employees and representatives of the company must practice honesty and integrity in fulfilling their responsibilities and comply with all applicable laws and regulations.

## Introduction

In adopting this Whistleblowing Policy (the “Policy”) the company encourages all directors, officers and employees, suppliers, business partners, contractors and other third parties to come forward and raise genuine concerns about possible improprieties, whether in matters of financial reporting, malpractices or a risk involving the company.

This policy ensures that those who raise concerns (the “Whistleblower”) will not suffer retribution and provides a transparent and confidential process for dealing with such concerns.

## Scope and Coverage

This policy not only covers possible improprieties in matters of financial reporting, but also the following:

1. Fraud;
2. Corruption, bribery or blackmail;
3. Fraudulent reporting or accounting malpractice;
4. Criminal offenses;
5. Failure to comply with legal or regulatory obligations;
6. Misuse or misappropriation of company assets;
7. Conflict of interests situations;
8. Any conduct that poses a serious risk to public safety, health or the environment;
9. Concealment of any of the above.

## Principles

The following principles will govern disclosures brought forward under this policy:

1. All concerns raised will be treated fairly and properly;

2. Harassment or victimization of anyone raising a genuine concern will not be tolerated;
3. Any individual making a disclosure will retain his/her anonymity unless he/she agrees otherwise;
4. Any individual raising a concern will be made aware of who is handling the matter;
5. No one will be at risk of suffering some form of retribution as a result of raising a concern, even if he/she is mistaken. However, this assurance is not extended to someone who maliciously raises a matter that is known to be untrue.

### Reporting Channels

The Whistleblower may submit his/her complaint to the Compliance Officer through the following channels:

1. Email  
([complaints@rsi-insure.com](mailto:complaints@rsi-insure.com));
2. Mail  
Office of the Compliance Officer  
Reliance Surety & Insurance Co., Inc.  
208 Dasmariñas St., Binondo, Manila
3. Telephone  
2430261 local 108

### Investigation

The company's Compliance Officer will notify the person who submitted a complaint and acknowledge receipt of the reported violation or suspected violation. All reports will be promptly investigated and appropriate corrective action will be taken if warranted by the investigation.

### Benefit

This policy shall provide for the standard handling of complaints and ensure that serious concerns of reporting parties are addressed and they are protected against retaliation.