

CARGILLS BANK PLC – WHISTLE BLOWING POLICY

In accordance with the Banking Act Direction No.11 of 2007 – Corporate Governance for Licensed Commercial Banks of Sri Lanka, Section 3(6), Subsection (ii), q, the Board Audit Committee is tasked with establishing effective communication channels for raising concerns about any irregularities, serious misconduct, or violations committed by employees or stakeholders of Cargills Bank PLC.

To uphold these governance standards, Cargills Bank PLC has developed a comprehensive Whistle Blowing Policy. This policy provides clear guidelines and mechanisms that foster an environment of transparency and trust, ensuring the protection of individuals who report any suspected irregularities. It also reinforces the Bank's commitment to maintaining the highest standards of Corporate Governance.

Key features of the Whistle Blowing Policy include:

- A safe and confidential process for reporting concerns, ensuring the whistleblower's anonymity and protection from retaliation.
- Robust procedures to conduct independent and impartial investigations into reported incidents, whether identified through whistleblowing or other channels.
- Encouragement for employees to promptly report any wrongdoing, promoting ethical behavior in the best interest of the Bank.

The Board Audit Committee, in coordination with the Head of Internal Audit, oversees the implementation and effectiveness of this policy. The Whistle Blowing Policy is reviewed and updated every two years, by the Board of Directors to ensure continuous improvement and relevance in addressing emerging challenges.