

FWD Takaful's Anti Bribery Statement

FWD Takaful Berhad is committed to applying its **Core Values** in all our business dealings. **Employees and individuals** acting on the organisation's behalf are **responsible** for safeguarding the Company's reputation and ensuring that they **conduct business honestly** and professionally. We **do not tolerate** any form of bribery by any of our directors, employees, officers, agents, consultants or any other persons acting for us or on our behalf. **The Board and Senior Management** are **committed to enforcing** effective measures throughout the organisation to **prevent and eradicate bribery**, in line with the requirements of the **local bribery law and regulations**.

FWD Takaful Berhad has implemented its **Anti-Bribery and Corruption Policy** defining its position on bribery and corruption. All directors, employees, agents and others acting for or on behalf of **FWD Takaful Berhad** are **strictly prohibited** from giving, soliciting or receiving any bribes. Any non-compliance with the organisation's anti-bribery requirements by the directors, employees or agents will be **treated as grounds for disciplinary action, sanctions or dismissal**. We will **not hesitate** to report such matters to the police or the relevant enforcement authorities for their further action.

In upholding our stance against bribery and corruption, **FWD Takaful Berhad** will **not conduct** business with partners, vendors, agents or representatives that **do not support** our anti-bribery policies. The Company reserves the right to **review or terminate** its contractual arrangements with any parties acting for, or on behalf of the organisation with **immediate effect** where there is evidence that they have been linked to the **acts of bribery or corruption**.

Directors, employees, agents and other individuals acting for the organisation should note that bribery is a serious criminal offence which could result in imprisonment and/or a fine for the individual as well as the organisation. **Effective 1 June 2020**, the Malaysian Anti-Corruption Commission Act (Amendment) 2018 under Section 17A will introduce **corporate liability provision**. This will mean that **FWD Takaful Berhad** commits an offence if any person associated with the organization **commits a corrupt act** in order to obtain or retain business or an advantage in the conduct of business for the company. All directors, employees and agents are therefore, expected to uphold high standards of ethical conduct and integrity and report any suspected bribery via our [Whistleblowing](#) channels. We will investigate such reports and protect the individual who makes the report in good faith.