



MBSB adopts **zero-tolerance** policy on all forms of bribery, corruption and abuse of power, founded upon the following principles:

- **Work culture** – all employees are expected to practice and conduct all business dealings based on the highest level of integrity.
- **Our businesses** – we foster the growth of our businesses with our customers and business partners in a manner which is free from bribery, corruption and abuse of power practices.
- **Engagement with third parties or public officials** – we only deal with third parties or public officials who uphold and support our stance against bribery, corruption and abuse of power.
- **Procurements, payments and controls** – all procurement, expenditure and payment processes shall be conducted in a fair and transparent manner.
- **Political contributions** – our assets or facilities shall not be used to provide support or as a contribution to political organizations or candidates.
- **Charitable contributions and sponsorships** – contributions and sponsorships shall be made on good faith basis without any intention to bribe.
- **Gifts and hospitality** – we shall not offer or accept gifts that will likely give rise to a conflict of interest.
- **Senior Management and Board commitment** – our Senior Management and Board are committed to prevent bribery, corruption and abuse of power and uphold the Corporate Liability provision through, amongst others:
 - Abstaining all employees or any third parties acting on behalf of us from participating in any form of corrupt practices in order to gain certain benefit for our own advantage.
 - Availing the 'whistleblowing' platform to our employees and public to channel any concerns on the malpractices taking place within our organization without fear and reprisal;
 - Conducting due diligence on our employees, customers and third parties as well as assessing the corruption risk on our vulnerable areas of dealing;
 - Providing regular training, spreading awareness and cascading timely communication to our employees in respect of anti-bribery, corruption and abuse of power matters; and
 - Establishing and modernizing all relevant policies and procedures, while ensuring close monitoring over its compliance and strict enforcement on its non-compliance