



# Code of Ethics of Tune Protect Group

The Board of Directors of Tune Protect Group Berhad (Tune Protect) has adopted this Code of Ethics (Code) to guide all Directors, Senior Officers and employees (“Tune Protect People”) of the Tune Protect group of companies (Tune Protect Group).

Tune Protect People are expected to behave in accordance with this Code. If you are not sure how to apply the Code, please consult your superior.

## 1. Societal Responsibility

Tune Protect Group aims protect the welfare of society by making available suitable products for their financial protection needs in an efficient manner.

## 2. Stakeholders’ Interests

Tune Protect People must act in the best interests of their customers and all other stakeholders.

## 3. Compliance

Tune Protect People must understand and comply with all applicable laws, rules and regulations especially those which are concerned with anti-money laundering and counter financing of terrorism, bribery, etc. Tune Protect People should understand how difficult it is to restore a company’s reputation once it has been tarnished by misconduct of any manner. Tune Protect People must not have any contact or relationships with parties who violate any applicable laws.

## 4. Fair Business Practices

Tune Protect Group and People will practice fair business dealings with all its stakeholders in their operating jurisdictions and will not abuse confidential information or conceal, manipulate or misrepresent material facts to take unfair advantage.

## 5. Equity and Justice

Tune Protect Group aims to treat everyone with respect at all times and in all circumstances. It is committed to a policy of equal opportunity, respecting human rights and valuing diversity. Tune Protect Group will create an environment which is free from direct or indirect discriminatory practices or harassment on grounds of, but not limited to, their national or ethnic origins, race, colour, age, religious or political beliefs, marital status or pregnancy, family or social status, family responsibility, gender, sexual orientation or gender identity, or disability. Tune Protect Group aims to provide a working environment where Tune Protect Group brings out the best in Tune Protect People.

## 6. Harmonization

Tune Protect People will respect the customs and culture of all the peoples in jurisdictions Tune Protect Group operates. When Tune Protect People are representing Tune Protect Group, the highest ethical and professional standards are expected of them in giving due consideration to the sensitive issues in a given community.

## 7. Public Comment

Public comment includes public speaking engagements, comments on radio or television, and expressing views in letters to newspapers or in books, journals or notices or where it might be expected that the publication or circulation of the comment may spread to the community at large. Tune Protect people must follow specified guidelines of Tune Protect Group or its relevant company.



## **8. Conflicts of Interests**

Neither Tune Protect People nor their family members should receive personal gains as a result of their positions in Tune Protect Group. Neither should they, in any manner or be seen to, allow their personal interests to interfere with that of Tune Protect Group's. However, Tune Protect People may give upon approval or, accept gifts or entertainment, in accordance with specified guidelines of Tune Protect Group or its relevant company.

## **9. Confidentiality**

People of Tune Protect Group must maintain the confidentiality of all information they have access to in the Tune Protect Group, expressly or otherwise, or any information they have received from its stakeholders except when there is authorization for disclosure.

## **10. Corporate Assets**

All Tune Protect Group assets should be protected and, be used efficiently and for legitimate purposes.

## **11. Opportunities**

Tune Protect People have a duty to advance Tune Protect Group's legitimate interests should an opportunity arise and are prohibited from gaining personally from opportunities that are discovered when in their professional capacity.

## **12. Personal Investments**

Tune Protect People must comply with all applicable securities laws and, abide by applicable policies and procedures of the Tune Protect Group when buying or selling Tune Protect stock in a personal capacity.

## **13. Corporate Social Responsibility**

Tune Protect Group will contribute positively to activities for the betterment of society, in recognition of its corporate responsibilities.

## **14. Environmental Issues**

Tune Protect Group will be environmentally responsible and act in an environmentally friendly manner.

## **15. Reporting of Misconduct and Protection against Retaliation**

Tune Protect People must immediately report any misconduct which they believe to be unethical or illegal in nature to the appropriate persons in the Tune Protect Group. The person who receives the report must take steps to inform the relevant party to investigate the case, to provide a full report as to the validity of the allegation and propose actions to rectify the wrongdoing (if possible), recover losses (if any) and to prevent the misconduct from recurring. Tune Protect People are not allowed to retaliate or discriminate against anyone who reports any misconduct in good faith.