



RIVERBANK GROUP

Dear Partners,

At Riverbank Group, we are dedicated to upholding the highest standards of integrity, transparency and ethical conduct in all aspects of our operations. As part of our commitment to accountability and responsible business practices, we have implemented a robust Whistleblower Policy to encourage the reporting of any potential violations of company policies, ethical standards, or legal requirements.

Reporting Procedure:

We welcome and encourage all stakeholders and partners who become aware of potential breaches to come forward and report their concerns. Reports can be submitted through formal channels or anonymously, if preferred. Rest assured that all reports will be treated with the utmost confidentiality and there will be no retaliation for whistleblowing.

Confidentiality Assurance:

We understand the sensitivity of whistleblowing reports and the importance of protecting the identities of those who come forward. All information related to whistleblowing reports, including the identities of whistleblowers, will be kept strictly confidential to the extent permitted by law.

Responsibilities and Rights of Whistleblowers:

Whistleblowers are responsible for the accuracy and completeness of the information provided in their reports and are expected to cooperate fully with the Company during the investigation process. Whistleblowers have the right to withdraw part or all of their report at any time before the conclusion of the investigation, with any withdrawal communicated in writing.

Recognition and Accountability:

Our Management Team is committed to thoroughly investigate all reports and assess their validity. Whistleblowers who provide significant and credible information may be eligible for recognition and acknowledgment of their contribution. Conversely, any intentional false accusations may result in accountability and liability for damages incurred by the Company.

Ongoing Support and Communication:

We value the trust and confidence of our stakeholders and partners, and we remain committed to open communication and dialogue. If you have any concerns or suspicions regarding potential violations, we encourage you to reach out to us at [Designated Contact Person/Department]. Your commitment to ethical conduct is essential in upholding our shared values and maintaining the integrity of our organization.



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Conclusion:

Thank you for your attention to this important matter. Together, we can ensure that Riverbank Group continues to operate with integrity, accountability and transparency, and remains a trusted partner in the industry.

Contact Us: If you have any questions or concerns about compliance at Riverbank Group or if you would like to file a report regarding any potential breaches, please do not hesitate to contact our Compliance Team at Compliance@riverbank.com.sg

Sincerely,

Shen Zitian
Group General Manager