

Report Suspected Fraud, Misconduct or Wrongdoing Confidentially

If you become aware of suspected fraud, misconduct or unethical conduct - tell us confidentially and without fear of retaliation.

The Co-operative relies on honesty. If you suspect fraud, misuse of members' funds, unethical conduct or other serious wrongdoing connected with the Co-operative, you can report it confidentially — and you are protected from retaliation for doing so in good faith. Reports will be handled confidentially, assessed impartially and investigated where appropriate.

What To Report	How To Report
• Theft or misuse of members' savings or investments • Loans approved improperly, or to fictitious borrowers • Falsified accounts or loan records • Undisclosed conflicts of interest • Bribery, kickbacks or corruption • Breach of law, by-laws, or Co-operative policy • Misuse or breach of members' personal data • Retaliation against someone who reported a concern	• You do not need proof — a genuine, reasonable belief is enough • Report verbally, in writing, or using the report form available from the Whistleblowing Officer • You may remain anonymous, though identifying yourself helps us investigate and keep you informed • Suspected crimes may also be reported directly to the Singapore Police Force (including the Commercial Affairs Department where appropriate)

Our Promise To You – Every report will be reviewed and, where appropriate, investigated.

Confidentiality — your identity and report are protected. No Retaliation — you will not be demoted, dismissed, harassed, or disadvantaged for a good-faith report. Fair Process — every concern is looked into promptly and impartially.

Raise a Concern

Whistleblowing Email: compliance@esteemediacoop.sg

Post (mark "Private & Confidential"): 1000 Toa Payoh North, News Centre, Singapore 318994

This notice forms part of the Co-operative's overall governance framework.

Further information

This summary provides an overview of the Co-operative's Whistleblowing Framework. Members, Committee of Management members, employees and other stakeholders are encouraged to read the full Whistleblowing Policy, which sets out the reporting procedures, investigation process, confidentiality safeguards, protection against retaliation, and responsibilities of all parties.

The full Whistleblowing Policy is available at: <https://stcoop.sg/images/pdf/Whistleblowing Policy.pdf>.