

## Arab Bank Anti-Bribery and Corruption Statement

### **Introduction:**

Arab Bank is firmly committed to upholding the highest standards of integrity, ethical behaviour and transparency across all aspects of its operations. We recognize that maintaining a strong ethical foundation is essential to building trust with our customers, partners, regulators, communities and other stakeholders. Our Anti-Bribery and Corruption (ABC) Compliance Program reinforces this commitment by establishing clear guidelines to prevent any form of bribery and corruption.

### **Policy Statement:**

#### **Zero Tolerance:**

Arab Bank maintains an uncompromising zero-tolerance policy towards all forms of bribery and corruption. We categorically prohibit the offering, giving, receiving or soliciting of any kind of bribes, kickbacks, facilitation payments or any undue advantages – whether direct or indirect – under any circumstance.

#### **Legal Compliance:**

We are fully committed to adhering to all applicable anti-bribery and anti-corruption laws and regulations across the jurisdictions in which we operate. This includes compliance with global frameworks such as the Financial Action Task Force (FATF) standards.

#### **Employee Conduct:**

All Arab Bank employees are expected to uphold the highest ethical standards and comply with the Bank's Anti-Bribery and Corruption (ABC) policies. Employees must avoid any behaviour that could be interpreted as corrupt and are required to report any suspicions or concerns through the Bank's whistleblowing system/channels without delay.

#### **Third-Party Engagements:**

Arab Bank requires all third-party associates – including vendors, consultants and other business partners – to align with our commitment to ethical conduct and anti-corruption principles. All external relationships are subject to due diligence and any breach of our ABC standards may result in the immediate termination of the relationship.

## **Whistleblowing Framework:**

We actively encourage employees, customers and other stakeholders to report any actual or suspected cases of bribery or corruption via our secure whistleblowing channels. Arab Bank ensures that all reports are taken seriously and investigated thoroughly where all whistle-blowers are fully protected from any form of retaliation.

- **Reporting Encouragement:** Individuals are urged to speak up using dedicated and confidential reporting channels.
- **Non-retaliation policy:** Any form of retaliation against whistle-blowers is strictly forbidden.
- **Confidential handling:** All reports are managed with the highest level of confidentiality and care.

## **Commitment to Integrity:**

At Arab Bank, integrity is the cornerstone of our business practices. We are firmly committed to maintaining a culture of transparency and ethical conduct with a strong stance against bribery and corruption. Our policies are regularly reviewed and enhanced to address new risks and ensure the highest ethical standards are upheld.

We believe that collective effort is key to preventing corruption and preserving the values that define Arab Bank as a reliable and respected partner in the financial industry.

For more details about our Anti-Bribery and Corruption Policy or to report a concern, please contact our Compliance team or use our dedicated whistleblowing portal.

By conducting business with Arab Bank, customers, partners, external parties and any other stakeholders agree to comply with our ABC Policy and are expected to operate in full alignment with all relevant laws and regulations. Non-compliance may result in the termination of business relationships and may carry legal consequences.