ABZ POLICY ON
WHISTLEBLOWING

Whistleblowing *is the reporting of genuine concerns about wrongdoing within an organization, including crimes, bribery and corruption, money laundering, fraud and other financial crimes, miscarriages of justice, threats to health, safety, or the environment, and attempts to conceal them.*

A **whistleblower** is someone who reports suspected wrongdoing in the workplace or within an environmental or social care setting. They are protected under organisational policy and the Protection of Whistleblower Act.

What does this mean?

If you become aware of conduct in Access Bank that you reasonably believe to be negligent, improper, or unlawful, you should report it through the appropriate channels. You should not experience any consequence for whistleblowing, provided that you follow the relevant procedures and make reports in good faith.

Reportable Incidents

- Any type of fraud or misconduct
- Purchase of inferior goods
- Purchase of goods at inflated prices
- Forgery (use of fake certificates, false declaration of age, etc)
- Leakage of confidential data
- Concealment of any malpractice
- Commission of offence by Access Bank officers/Staff
- Stealing/theft of assets
- Collusion with suppliers & customers
- Non-disclosure of Interest
- General Malpractice
- *.....List is not exhaustive*

Why should I report misconduct?

- Silence is not always golden
- To protect my source of livelihood
- Silence may imply that I condone the misconduct
- Silence may imply that I am a party to the misconduct
- Failure to report may cast doubt on my integrity
- Failure to report may cast doubt on my loyalty to Access Bank
- I have a right and a duty to report
- "Swallowing the whistle" may lead to fraud and misconduct galore
- Unreported misconduct can result in loss of jobs and other benefits, which adversely affects everyone, including ME plus my family

How do I report?

You can report a concern by using any of the Whistleblowing Ethics Channels provided below:

Option 1

Internal Whistle Blowing channels provided by the Bank

Telephone :**+260 977 566 469**

Email :
ZambiaWhistleBlowingEmail@ACCESSBANKPLC.com or whistleblower@accessbankplc.com

Option 2

External Whistle Blowing channels provided by Deloitte

Web Portal : **https://www.tip-offs.com/**

E-mail : **tip-offs@deloitte.com.ng**

Mobile App : **Download Deloitte Tip-offs Anonymous App on Android or iOS devices.**

NOTE: You can report a concern either by identifying yourself or remaining anonymous. All reports are confidential, and your identity will not be disclosed.