



YONG TAI

永大集团

ANTI-BRIBERY AND CORRUPTION POLICY

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For the attention of the User

Users may give feedback or present comments and recommendations on any aspect of this Document and address them to Internal Audit Department.

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YTB ANTI BRIBERY & CORRUPTION POLICY (ABC) RECEIPT ACKNOWLEDGEMENT

I,

Staff No. _____ (if applicable), hereby confirm receipt of a copy of the YTB Anti-Bribery and Corruption Policy ("ABC"), which I acknowledge I am required to read and follow.

Signature:

Date:

Table of Contents

1. POLICY STATEMENT.....	1
2. OBJECTIVE	1
3. SCOPE	1
4. DEFINITIONS.....	2
5. WHAT IS NOT ACCEPTABLE	3
6. GIFTS, ENTERTAINMENT AND HOSPITALITY	3
7. FACILITATION PAYMENTS AND KICKBACKS	5
8. POLITICAL CONTRIBUTIONS	6
9. DONATIONS	6
10. THIRD PARTIES	7
10.1 DEALING WITH CONTRACTORS & SUPPLIERS	7
10.2 DUE DILIGENCE CHECKLIST FOR CONTRACTORS AND SUPPLIERS	8
10.3 MERGERS, ACQUISITIONS & INVESTMENTS.....	9
11. RESPONSIBILITIES OF EMPLOYEES	10
12. RECORD KEEPING	10
13. HOW TO RAISE A CONCERN/ COMPLAINT?	11
14. WHAT TO DO IF YOU ARE A VICTIM OF BRIBERY OR CORRUPTION?.....	11
15. PROTECTION	11
16. TRAINING AND COMMUNICATION	12
17. WHO IS RESPONSIBLE FOR THE POLICY?	12
18. MONITORING AND REVIEW	12
19. RED FLAGS (POTENTIAL RISK SCENARIOS)	12
20. DISCIPLINE	14

1.0 POLICY STATEMENT

- 1.1 Yong Tai Berhad Group of companies (YTB) is committed to complying with all laws and regulations which govern our operations we operate. This Anti-Bribery and Corruption Policy (the "Policy") explains our individual responsibility to comply with anti-bribery and anti-corruption laws around the world and to ensure that any third parties that we engage to act on our behalf, do the same.
- 1.2 The penalties for violating these laws can be severe, both for the Company and for the individuals involved, including significant corporate and individual fines, and imprisonment.
- 1.3 YTB has a zero-tolerance attitude towards bribery. Even the suggestion of corruption may damage the reputation of the Company and affect its ability to do business, as well as the reputation of its employees. The Company is therefore committed to doing business ethically, even if this means not gaining new business, not using the services of particular agents or business partners or incurring delays in carrying on our existing business.
- 1.4 Any violation of this Policy may result in disciplinary action, up to and including dismissal in appropriate circumstances. It is therefore extremely important that you familiarise yourself with this Policy and strictly adhere to it.

2.0 OBJECTIVE

- 2.1 Set out our responsibilities to comply with laws against bribery and corruption; and
- 2.2 Provide guidance on how to recognise and deal with bribery and corruption issues.
- 2.3 To ensure we take our legal responsibilities very seriously. We will uphold all laws relevant to countering bribery and corruption.

3.0 SCOPE

- 3.1 The principles and obligations outlined in this Policy apply to all employees of YTB, members of YTB's Board of Directors, and YTB's contractors (which include agents, consultants, outsourced personnel and other representatives). As such, each of us is responsible for adhering to these standards in our business interactions, and we must ensure that all Company contractors retained by us understand that they are responsible for complying with this Policy when acting on behalf of the Company.
- 3.2 This Policy sets forth YTB minimum compliance standards with respect to interactions with third parties. However, where local law, regulations or local or Business Unit internal policies require more stringent controls, then such more stringent controls must be followed.

3.0 SCOPE (continued)

3.3 It is the responsibility of each local market/ Business Unit to identify and strictly adhere to all more stringent local/ Business Unit requirements and controls.

4.0 DEFINITIONS

4.1 Bribery means:

- The offer, promise or receipt of any gift, hospitality, loan, fee, reward or other advantage to induce or reward behaviour which is dishonest, illegal or a breach of trust, duty, good faith or impartiality in the performance of a person's functions or activities (including but not limited to, a person's public functions, activities in their employment or otherwise in connection with a business); or
- The offer or promise of any gift, hospitality, loan, fee, reward or other advantage to a public official with the intention of influencing the public official in the performance of their public function, to obtain a business advantage.

4.2 Examples:

This section contains a list of examples of prohibited bribery. It is ***not intended to be exhaustive and is for illustrative purposes only.***

• **Offering a bribe**

You offer a potential customer tickets to a major sporting event, but only if they agree to do business with us.

This would be an offence (by you) as you are making the offer to gain an improper commercial and contractual advantage. The Company may also be found to have committed an offence because the offer has been made improperly to obtain business for us. It may also be an offence for the potential customer to accept your offer.

• **Receiving a bribe**

A supplier gives your nephew a job, but makes it clear that in return they expect you to use your influence in our organisation to ensure we continue to do business with them.

It is an offence for a supplier to make such an offer. It would be an offence for you to accept the offer as you would be doing so to gain an improper personal advantage.

4.0 DEFINITIONS (continued)

- **Bribing a foreign official**

You arrange for the business to pay an additional payment to a foreign official to speed up an administrative process, such as clearing computer hardware through customs.

The offence of bribing a foreign public official has been committed as soon as the offer is made. This is because it is made to gain a business advantage for us. The Company may also be found to have committed an offence.

5.0 WHAT IS NOT ACCEPTABLE

It is **NOT** acceptable to:

- a) give, promise to give, or offer, a payment, gift or hospitality to secure or award an improper business advantage;
- b) give, promise to give, or offer, a payment, gift or hospitality to a government official, agent or representative to facilitate, expedite, or reward any action or procedure;
- c) accept payment from a third-party knowing or suspecting it is offered with the expectation that it will obtain a business advantage for them;
- d) induce another individual or employee to indulge in any of the acts prohibited in this policy;
- e) threaten or retaliate against another employee who has refused to commit a bribery offence or who has raised concerns under this policy;
- f) give or accept any gift where such gift is or could reasonably be perceived to be a contravention of this policy and / or applicable law; or
- g) engage in any activity that might lead to a breach of this policy.

6.0 GIFTS, ENTERTAINMENT AND HOSPITALITY

This policy does not prohibit normal business hospitality, so long as it is reasonable, appropriate, modest, and bona fide corporate hospitality, and if its purpose is to improve our company image, present our products and services, or establish cordial relations.

The key principle is that Employees may not offer or accept gifts, rewards, benefits or other incentives that create or appear to create an obligation, affect either party's impartiality or constitute an undue influence on a business decision.

6.0 GIFTS, ENTERTAINMENT AND HOSPITALITY (continued)

TYPES OF GIFTS, ENTERTAINMENT AND HOSPITALITY:

Anti-corruption laws cover donations or gifts of goods and services as well as cash. This Policy covers the following types of business courtesies exchanged with external parties: -

Gifts – all gifts, including personal gifts, to and from officials or people who have, who may have, or who may facilitate the creation of a business relationship with the Corporation.

Entertainment – attendance at social, cultural or sporting events with officials or people who have, who may have, or who may facilitate the creation of a business relationship with the Corporation.

Hospitality – meals, drinks, as well as lodging and travel expenses given to or received from officials or people who have, who may have, or who may facilitate the creation of a business relationship with the Corporation.

Gifts, Entertainment and Hospitality (*cross reference to Gifts, Entertainment & Hospitality Policy, Doc No.: YTB/SOP/HR/GEPH dated 22nd May 2020 (Rev: 0, Issue No.1)*):

- **Must be duly approved.**
Normal business hospitality must always be approved at the appropriate level of Company management.
- **Must not be intended to improperly influence.**
Employees should always assess the purpose behind any hospitality or entertainment. Hospitality or entertainment with the intention of improperly influencing anyone's decision-making or objectivity, or making the recipient feel unduly obligated in any way, should never be offered or received. Employees should always consider how the recipient is likely to view the hospitality. Similarly, employees must also decline any invitation or offer of hospitality or entertainment when made with the actual or apparent intent to influence their decisions.
- **Must not have the appearance of improper influence.**
Gifts can in some cases influence, or appear to influence, decision-making, for example by persuading the recipient to favour the person who made the gift over his own employer. Employees should think very carefully before making, or receiving, gifts. Gifts can occasionally be offered to celebrate special occasions (for example religious holidays or festivals or the birth of a child) provided such gifts do not exceed RM500 (or local equivalent) in value, and are occasional, appropriate, totally unconditional, and in-fitting with local business practices. No gift should be given or accepted if it could reasonably be seen improperly to influence the decision-making of the recipient. Gifts must not exceed **RM500** and in any event, must not occur more than **3 times** a year with the same person.
- **Certain gifts are always prohibited.**
Some types of gifts are never acceptable including gifts that are illegal or unethical, or involve cash or cash equivalent (e.g. loans, stock options, etc). Furthermore, by way of non-exhaustive example, an invitation to his/her family to join him on a foreign

6.0 GIFTS, ENTERTAINMENT AND HOSPITALITY (continued)

business trip, or the extension of a trip at the customer's expense to include a holiday, are at all times unacceptable, and employees should not participate in such practices.

- **Modest promotional gifts are permitted.**

It is acceptable to offer modest promotional materials to contacts e.g. branded pens. Use of one's position with the Company to solicit a gift of any kind is not acceptable. However, the Company allows employees occasionally to receive unsolicited gifts of a very low intrinsic value from business contacts provided the gift is given unconditionally and not in a manner that could influence any decision-making process.

- **Personal payment does not cure.**

Employees may never pay on their personal account for gifts, entertainment or hospitality in order to avoid this policy.

In some culture / countries, it may be seen as an insult to reject a gift, and refusals may adversely affect business relationships. In these circumstances, employees should use good judgment and if the gift is anything other than moderate; whether public disclosure of the business courtesy would be embarrassing to the Group or to the recipient; the gift should be reported to the reporting manager who will decide whether such gift will be retained or returned. If your reporting manager is uncertain how to treat the gift, s/he should seek clarification from his/her relevant Human Resource (HR) contact.

Gifts, Entertainment and Hospitality can put the Company at risk if used to facilitate unethical business practices. These procedures must be followed by employees.

A breach of this rule will lead to disciplinary action which may include instant dismissal.

Pre-Approval for Provision Of Gifts/ Hospitality & Record Of Gifts/ Hospitality Received By A Member of Staff will be recorded in the HR's Record of gifts/hospitality and reviewed by the Governing Body annually.

7.0 FACILITATION PAYMENTS AND KICKBACKS

The Company prohibits making or accepting, facilitation payments or "kickbacks" of any kind.

Facilitation payments are typically small, unofficial payments made to secure or expedite a routine action by an official.

Kickbacks are typically payments made in return for a business favour or advantage.

All employees must avoid any activity that might lead to a facilitation payment or kickback being made or accepted.

7.0 FACILITATION PAYMENTS AND KICKBACKS (continued)

If you are asked to make a payment on behalf of the Company, you must consider the purpose of the payment and whether the amount requested is proportionate to the goods or services provided. Any request for a facilitation payment should be refused unless you feel you are at risk of injury, of detention, or for your life, if you refuse. If one of these exceptions applies, a receipt should be obtained and the matter reported, as soon as possible, to the Company Human Resource.

8.0 POLITICAL CONTRIBUTIONS

YTB has adopted a global policy that YTB does not make or offer monetary or in-kind political contributions to political parties, political party officials or candidates for political office.

When doing business with the government, always consult with Legal to be certain of any special rules that apply, and obtain approval from Chief Executive Officer (CEO) before providing anything of value to a government official.

If an employee makes a contribution to a political party, committee or candidate of their choice, such contribution must not directly or indirectly involve company funds or implicate YTB in connection with the contribution.

The Company encourages employees to participate in the political election process by voting. Employees may choose to make personal political contributions as appropriate within the limits established by law. Under no circumstances, however, will any employee be compensated or reimbursed in any way by the Company for a personal political contribution.

The company's resources (cash or otherwise) may be used for political contributions, provided it is legal and appropriate, only with the approval of the Chief Executive Officer (CEO) of the company.

Employees must comply with local laws concerning lobbying in the jurisdictions in which YTB engages in lobbying and must conduct themselves in a manner which is in accordance with local laws and consistent with the values and principles of the Code of Conduct & Business Ethics.

9.0 DONATIONS

The Company may make donations but only if they are ethical and in compliance with this policy, local applicable laws, and The Malaysian Anti-Corruption Commission ("MACC") Act 2009 (Amended 2018). No donation should be made which may, or may be perceived to breach applicable law, or any other section of this policy. All donations must be approved by the Company Treasury Dept and the Company shall keep accurate records of all donations made by the Company.

10.0 THIRD PARTIES

YTB's dealings with third parties, which include contractors, suppliers, agents, consultants, joint venture partners, introducers/ government intermediaries etc., must be carried out in compliance with all relevant laws and consistent with the values and principles of the Code of Conduct and Business Ethic. As part of this commitment, all forms of bribery and corruption are unacceptable and will not be tolerated.

Third parties can put the Company at risk if they do not follow ethical business practices. For that reason, the Company will develop procedures for conducting appropriate risk-based due diligence on third parties, and the implementation of appropriate steps to address any identified risks, to ensure compliance with applicable anti-corruption laws. Employees must carefully follow the procedures that are established under this policy.

To help ensure that we only do business with third parties that share YTB standards of integrity, we must do the following: -

- Conduct due diligence to assess the integrity of YTB's prospective business counterparties. Do not enter into any business dealings with any third party reasonably suspected of engaging in bribery and improper business practices unless those suspicions are investigated and resolved.
- All third parties are made aware of the YTB Code of Conduct and Business Ethics (CoBE) and YTB ABC Policy and our expectations of them.
- Continue to be aware of and to periodically monitor third party performance and business practices to ensure ongoing compliance.

YTB requires its employees to use good judgment and common sense in assessing the integrity and ethical business practices of third parties and have provided the above as a guideline. Employees should seek advice from their Legal Department, or the Corporate Governance and Internal Audit Department whenever particular questions arise relating to third parties that the Company has appointed or is considering appointing.

10.1 Dealing with Contractors and Suppliers

In line with the general principles of the CoBE, YTB is committed to uphold the highest standard of ethics and integrity in all aspects of its procurement activities. YTB Contract Dept & Procurement Dept should avoid dealing with any contractors or suppliers known or reasonably suspected of corrupt practices or known or reasonably suspected to pay bribes. YTB Contract Dept & Procurement Dept must ensure that all contract & procurement activities are in line with the contract & procurement policies and procedures that are applicable in your jurisdiction, which include: -

- Due diligence of contractors and suppliers are undertaken before they are registered/ licensed with YTB.

10.1 Dealing with Contractors and Suppliers (continued)

- Contractors and Suppliers are made aware of and understand the CoBE and that they will comply accordingly.
- All commercial contracts and invitations to bid incorporate the provisions relating to business conduct, conflict of interest and fighting corruption and unethical practices.
- In Malaysia, the General Terms and Conditions of License for contractors incorporate the provisions relating to business conduct, conflict of interest and fighting corruption and unethical practices.
- All commercial contracts with major contractors and suppliers to incorporate a provision where YTB retains the right to audit third party compliance with the CoBE and YTB ABC provisions.

YTB Contract Dept & Procurement Dept must conduct due diligence on prospective contractors and suppliers to confirm whether or not these external parties have in place anti-bribery programmes and that they will not engage in any improper practices.

Screening should be conducted on the company, its directors and top management and this can be done through the due diligence process and procedures as established in your jurisdiction. The scope and extent of the due diligence required will vary depending upon the circumstances of each proposed transaction.

YTB Contract Dept & Procurement Dept should also monitor significant contractors and suppliers as part of their regular review of the performance of the third party. YTB has the right to terminate their services in the event that these third party pay bribes or act in a manner which is inconsistent with the CoBE and ABC Policy.

If any red flags are raised, these issues must be resolved. If it is not possible then the company must be barred from being on the list of registered or licensed contractors / suppliers and/or disqualified from participating in any YTB tender exercise. For further guidance on the implementation of the YTB ABC Policy and the due diligence checklist for contractors and suppliers, employees should consult their respective Contract, Procurement or Legal Department.

10.2 Due Diligence Checklist for Contractors and Suppliers

YTB and its Group Companies, in particular, the contract & procurement function must follow the following procedures when dealing with Contractors and Suppliers: -

- Perform a risk assessment using a risk-based approach;
- Undertake due diligence on the third party depending on the level established by the risk analysis;
- Preparing and maintaining appropriate written documentation of the due diligence and risk assessment performed.

10.3 MERGERS, ACQUISITIONS & INVESTMENTS

YTB must undertake due diligence in evaluating Mergers and Acquisition transactions and investments to ensure compliance with anti-bribery and corruption laws. A guide for companies on undertaking anti-bribery and corruption due diligence in the course of mergers, acquisitions and investments which is as follows: -

Due Diligence – Pre-Acquisition

1. Anti-bribery due diligence is considered on a proportionate basis for all investments but on a risk-based approach, with the level of due diligence being proportionate to the investment and the perceived likelihood of risk of bribery.
2. The level of anti-bribery due diligence for the transaction is commensurate with the bribery risks.
3. Anti-bribery due diligence starts sufficiently early in the due diligence process to allow for adequate due diligence to be carried out and for the findings to influence the outcome of the negotiations or stimulate further review if necessary.
4. The partners or board provide commitment and oversight to the due diligence reviews.
5. Information gained during the anti-bribery due diligence is passed on efficiently and effectively to the company's management once the investment has been made.

Due Diligence – Post Acquisition

- To conduct due diligence on a proportionate basis immediately after purchase to determine if there is any current bribery and if so, takes immediate remedial action.
- To ensure that the target has or adopts an adequate anti-bribery and corruption programme equivalent to its own.
- Bribery detected through due diligence is reported to the authorities.

What to look for in Antibribery Due Diligence

- Has bribery taken place historically?
- Is it possible or likely that bribery is currently taking place?
- If so, how widespread is it likely to be?
- What is the commitment of the board and top management of the target to countering bribery?
- Does the target have in place an adequate anti-bribery programme to prevent bribery?
- What would the likely impact be if bribery, historical or current, were discovered after the transaction had completed?

11.0 RESPONSIBILITIES OF EMPLOYEES

Employees must ensure that they have read and understood this policy and, must at all times comply with the terms and conditions of this policy. Prevention, detection and reporting of corruption are the responsibility of all those working for us or under our control. All employees are required to avoid any activity that might lead to, or suggest, a breach of this policy.

Employees must notify their reporting manager or consult an appropriate member of the Human Resource (HR) team as soon as possible if they believe or suspect, or have a reason to believe or suspect, that a breach of this policy has occurred, or may occur in the future - for example, if a customer or potential customer offers an employee something to gain a business advantage with YTB or indicates to an employee that a gift or payment is required to secure their business.

Some examples of "red flags" that may indicate corruption are set out in *Point No. 19* of this policy below. Please note that a failure to report an actual or suspected breach of this policy is itself a breach of this policy. Any employee who breaches any of the terms of this policy will face disciplinary action, which could result in dismissal for gross misconduct. The Company reserves its right to terminate a contractual relationship with other employees and other associated persons, as the case may be if they breach any of the terms and conditions of this policy.

12.0 RECORD KEEPING

The Company will keep financial records and have appropriate internal controls in place which will evidence the business reason for making payments to, and receiving payments from, third parties.

Employee must declare and keep a written record of all hospitality or gifts accepted or offered, which will be subject to managerial review and/or a review from the appropriate member of the Company's Human Resource (HR) team.

Employees must ensure that all expense claims relating to hospitality, gifts or expenses incurred to third parties are submitted in accordance with the Company's applicable policy and specifically record the reason for such expenditure. Employees shall further ensure that all expense claims shall comply with the terms and conditions of this policy.

All accounts, invoices, memoranda and other documents and records relating to dealings with third parties, such as clients, suppliers and business contacts, should be prepared and maintained with strict accuracy and completeness.

No records shall ever be kept "off-book" to facilitate or conceal improper payments.

13.0 HOW TO RAISE A CONCERN/ COMPLAINT?

Employees are encouraged to raise concerns about any issue or suspicion of malpractice at the earliest possible stage. If you are unsure whether a particular act constitutes bribery or corruption, you should raise the matter with your **reporting manager or consult an appropriate member of the Human Resource (HR) or Internal Audit team**. Concerns should be reported by following the procedure set out in the YTB Policy & Procedure of Whistleblowing, which is available on below channels: -

By Post:

Chairman, Yong Tai Berhad,
NICHE & MILESTONES INTERNATIONAL SDN BHD
B-25-2, BLOCK B, JAYA ONE,
NO. 72A, JALAN UNIVERSITI,
46200 PETALING JAYA,
SELANGOR DARUL EHSAN.

By Email:

wb_ytb@yongtai.com.my

By Suggestion Box:

Drop box located next to thumb print machine

By website:

Whistleblowing e-form

14.0 WHAT TO DO IF YOU ARE A VICTIM OF BRIBERY OR CORRUPTION?

If you are offered a bribe by a third party, or if you are asked to make a bribe, or if you suspect that you may be asked to commit such a violation, or if you believe that you or anyone else is a victim of any form of unlawful activity, you must comply with this policy.

Victims of corruption need support. There's nothing worse than suffering in silence.

15.0 PROTECTION

Employees who refuse to accept or offer a bribe, or those who raise concerns or report another's wrongdoing, are sometimes worried about possible repercussions. The Company encourages openness and will support anyone who raises genuine concerns in good faith under this policy, even if they turn out to be mistaken.

The Company is committed to ensuring that no one suffers any detrimental treatment as a result of refusing to take part in corruption, or because of reporting concerns under this policy in good faith. Detrimental treatment includes dismissal, disciplinary action, threats or other unfavourable treatment connected with raising a concern.

If you believe that you have suffered any detrimental treatment as a result of refusing to take part in corruption, or because of reporting concerns under this policy in good faith, you should inform your reporting manager or a member of the Human Resources team of the Company immediately. If the matter is not remedied, and if you are an employee, you should raise the matter by following the procedure laid out in the YTB Policy & Procedure of Whistleblowing.

16.0 TRAINING & COMMUNICATION

Dissemination of this policy for new joiners shall be carried out at the time of induction. This policy will also be shared with all existing employees. If you have any query about this policy, you should contact your reporting manager.

Employees are trained on the company's ABC policies. ABC guidance and advice are provided to directors, managers, employees, agents and intermediaries.

The Company's zero-tolerance approach to bribery and corruption should be communicated to all agents, suppliers, contractors and business partners at the outset of the Company's business relationship with them and as appropriate thereafter. Wherever possible, all third parties should be sent a copy of this policy at the outset of the business relationship.

17.0 WHO IS RESPONSIBLE FOR THE POLICY?

The board of directors has overall responsibility for ensuring this policy complies with our legal and ethical obligations, and that all those under our control comply with it.

The head of the Human Resources Department has primary day-to-day responsibility for implementing this policy. Management at all levels are responsible for ensuring that those reporting to them are made aware of and understand this policy and, if necessary and appropriate, are given adequate and regular training on it.

18.0 MONITORING & REVIEW

The head of the Human Resources Department will monitor the effectiveness and review the implementation of this policy, regularly considering its suitability, adequacy and effectiveness. Any improvement identified will be made and incorporated as soon as possible. Internal control systems and procedures will be subject to regular audits to provide assurance that they are effective in countering bribery and corruption.

All employees are responsible for the success of this policy and should ensure they use it to disclose any suspected danger or wrongdoing.

Employees are invited to comment on this policy and suggest ways in which it might be improved. Comments, suggestions and queries should be addressed to the Head HR Department. This policy does not form part of the employee's contract of employment and it may be amended at any time by the Company.

19.0 RED FLAGS (POTENTIAL RISK SCENARIOS)

This section contains a list of possible red flags that may arise during the course of business. The list is not intended to be exhaustive and is for illustrative purposes only. If you encounter any red flags you must report them promptly by following the procedure set out in the YTB Policy & Procedure of Whistleblowing: -

19.0 RED FLAGS (POTENTIAL RISK SCENARIOS) (continued)

- (a) Being aware that a third-party engages in, or has been accused of engaging in, improper business practices;
- (b) Learning that a third-party has a reputation for paying bribes, or requiring that bribes are paid to them, or has a reputation for having a "special relationship" with foreign government officials;
- (c) A third-party insists on receiving a commission or fee payment before committing to sign up to a contract with us, or carrying out a government function or process for us;
- (d) A third-party request payment in cash and/or refuses to sign a formal commission or fee agreement, or to provide an invoice or receipt for a payment made;
- (e) A third-party request that payment is made to a country or geographic location different from where the third-party resides or conducts business;
- (f) A third-party request an unexpected additional fee or commission to "facilitate" a service;
- (g) A third-party demands lavish entertainment or gifts before commencing or continuing contractual negotiations or provision of services;
- (h) A third-party request that a payment is made to "overlook" potential legal violations;
- (i) A third-party request that you provide employment or some other advantage to a friend or relative;
- (j) You receive an invoice from a third-party that appears to be non-standard or customised.
- (k) A third-party insists on the use of side letters or refuses to put terms agreed in writing;
- (l) You observe that the Company has been invoiced for a commission or fee payment that appears large compared to the service stated to have been provided.
- (m) A third-party request or requires the use of an agent, intermediary, consultant, distributor or supplier that is not typically used by or known to the Company; and/or
- (n) You are offered an unusually generous gift or lavish hospitality by a third-party.

20.0 DISCIPLINE

Any employee who violates the terms of this Policy will be subject to disciplinary action.

Any employee who has direct knowledge of potential violations of this Policy but fails to report such potential violations to Company management will be subject to disciplinary action.

Any employee who misleads or hinders investigators inquiring into potential violations of this Policy will be subject to disciplinary action.

In all cases, disciplinary action may result in dismissal for gross misconduct include termination of employment.

Any third-party agent who violates the terms of this Policy, who knows of and fails to report to YTB management potential violations of this Policy, or who misleads investigators making inquiries into potential violations of this Policy, may have their contracts re-evaluated or terminated.

YTB reserves the right to amend this policy and guidelines from time to time.