

WAICA Re Group Anti-Bribery & Anti- Corruption Policy Statement



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WAICA Re is committed to conducting business ethically, transparently and with integrity in every jurisdiction in which it operates. The Group maintains a zero-tolerance approach to bribery, corruption and other unethical business practices and is committed to implementing and enforcing effective systems and controls to prevent bribery and corruption throughout its operations. The policy applies to all employees, directors, officers, contractors, consultants, agents, business partners and other third parties acting on behalf of WAICA Re.

The policy prohibits the offering, giving, soliciting, receiving or accepting of any form of bribe, inducement, kickback or improper advantage intended to influence a business decision or obtain an unfair commercial, contractual, regulatory or personal benefit. WAICA Re also prohibits facilitation payments and requires all business activities to comply with applicable anti-bribery and anti-corruption laws and regulations.

Gifts and Hospitality

WAICA Re permits only reasonable and legitimate gifts and hospitality that are lawful, transparent, proportionate, appropriately valued and not intended to improperly influence decisions or create an expectation of favour. Gifts and hospitality must be disclosed and recorded in accordance with established governance requirements. Cash gifts and cash equivalents are prohibited.

Political Contributions

WAICA Re does not make political donations or contributions, whether in cash, in kind or through any other form of support, to political parties, candidates or political

organisations. The Group recognises that such contributions may create actual or perceived conflicts of interest or improper advantages.

Charitable Contributions, Sponsorships and Endorsements

WAICA Re supports legitimate charitable and community initiatives and may undertake charitable contributions, sponsorships and endorsements where they are lawful, ethical, transparent and aligned with a legitimate business or social purpose. Such activities are subject to appropriate review and must not be used to conceal bribery or corruption.

Third-Party Relationships and Conflicts of Interest

The Group undertakes appropriate due diligence on suppliers, consultants, intermediaries and other third parties to ensure they maintain standards consistent with WAICA Re's anti-bribery and anti-corruption principles. Employees are required to disclose actual, potential or perceived conflicts of interest and to manage such situations in a transparent and responsible manner.

Training and Awareness

WAICA Re provides anti-bribery and anti-corruption training to employees and promotes awareness of ethical responsibilities throughout the Group. New employees receive policy training as part of their induction process, while existing employees receive periodic training and annual compliance acknowledgements. The Group also communicates its zero-tolerance approach to suppliers, contractors, business partners and other third parties.

Reporting and Whistleblowing

Employees, business partners and other stakeholders are encouraged to report suspected bribery, corruption or unethical conduct promptly. Concerns may be raised through established reporting channels including <https://faceup.com/c/waicare> and will be treated seriously, investigated appropriately and handled confidentially to the

extent possible. Individuals who report concerns in good faith are protected from retaliation or adverse treatment.

Monitoring, Record Keeping and Enforcement

WAICA Re maintains appropriate records, internal controls and governance processes to support the implementation of the policy. Gifts, hospitality and other relevant transactions are documented and subject to review. The effectiveness of the policy is monitored regularly through management oversight and internal audit activities, with periodic reviews undertaken to ensure continued effectiveness. Breaches of the policy may result in disciplinary action and other appropriate corrective measures.