The whistleblowing framework allows Cardif employees and certain external third parties to report safely, and under the conditions provided for by the regulations, any breach of a law or a rule of the Group's Code of Conduct. Encouraging the culture of "Speak-up" is a commitment of the Group, a key element of our code of conduct, and an essential component of the anti-corruption framework.

Regional Whistleblowing Channel

Cardif Asia Pacific

WB Referent: Dedicated WB Email:

Ada Kuo group_assurance_asia_whistleblowing

@asia.bnpparibas.com>

Dedicated WB Address:

10/F Lincoln House, 979 King's Road Quarry Bay Hong Kong Attn: Ada Kuo Head of Compliance,

Cardif Asia

For an alert related to non-respect for persons, you may contact:

To your manager (or any other manager

To your HRBP (and/or proximity HR)