

FTLife Anti-bribery Statement of Commitment

FTLife Insurance Company Limited (“FTLife”) recognizes that bribery and corruption can have a detrimental effect on business and communities in which we operate in. We pride ourselves on our reputation to conducting our business fairly, honestly, openly, ethically and with integrity.

FTLife has a **zero tolerance policy** towards bribery and corruption and in respect of every aspect of our business we will uphold all laws relevant to countering bribery and corruption. We not only prohibit bribery within our operations in direct contact with third parties, we do not tolerate bribery carried out through intermediaries. In this regard, we have put in place measures to monitor activities in relation to the giving and receipt of gifts, presents and hospitality.

FTLife is committed to the following anti-bribery and corruption principles:

- ❖ to carry out our business fairly, honestly, openly and support our *FTL Asia Holdings Limited Anti Bribery Policy* (“*FTLA Anti Bribery Policy*”);
- ❖ to prohibit bribery and corruption in any form whether direct or indirect;
- ❖ to let everyone in our business and our business partners know and adhere to our anti-bribery and corruption principles; and
- ❖ to conduct regular review on our anti-bribery programme and other relevant preventive measures to ensure compliance with the prevailing legislation and regulations.

FTLife is committed to the above principles and any breach of *FTLA Anti Bribery Policy* by employees or others working on our behalf will result in disciplinary actions being taken, up to and including termination of employment or contracts in serious cases. Violations of *FTLA Anti Bribery Policy* may also attract personal criminal liabilities under prevention of bribery laws in Hong Kong. Similarly, any third parties working for FTLife will have the business relationship reviewed and/or terminated if they breach our anti-bribery and corruption principles.

FTLife has initiated an anti-bribery programme as part of our ongoing commitment to guard against illegal practices, details of which can be found in *FTLA Anti Bribery Policy*.

The Chief Executive Officer, senior management and line management are responsible and accountable for ensuring that the employees under their supervision are complying with the *FTLA Anti Bribery Policy*, in accordance with the supervisory requirements in their locations. We ask all who have been dealing with FTLife, as employees, agents, intermediaries, subsidiaries, organizational entities, affiliates, joint ventures, business partners and customers, to help us to avoid bribery and corruption and to contact us immediately if you have any concerns or suspicions we need to know about.

Contact should be made by email to our Compliance Officer: ftlhk.anti-corruption_reporting@ftlife.com.hk (“FTLife - Anti-Corruption Reporting”) or telephone: 2591 8827 / 2591 8098 for any incident of bribery or any other form of corruption.