

# WHISTLEBLOWER POLICY

Savest Financial Services is committed to conducting its business with integrity, transparency, and accountability. As part of our ethical standards and regulatory obligations, we have established this Whistleblower Policy to encourage employees, clients, and stakeholders to report any misconduct or unethical behavior without fear of retaliation.

## Objective

This policy aims to:

- Provide a safe and confidential channel for reporting unethical, illegal, or improper conduct.
- Ensure that all reports are investigated promptly, thoroughly, and fairly.
- Protect whistleblowers from retaliation or adverse treatment.
- Promote a culture of honesty, responsibility, and sound corporate governance.

## What You Can Report

You can confidentially report issues such as:

- Fraud, financial misconduct, or misuse of client funds
- Breach of laws or regulations
- Insider trading or market manipulation
- Corruption, bribery, or unethical behavior
- Harassment or workplace misconduct

## Who Can Report (Whistleblower Eligibility)

Any person who has observed or has reasonable grounds to suspect misconduct within Savest Financial Services.

## Investigation Process

- The Chief Compliance Officer will review all whistleblower reports and in cases where the Compliance Officer is implicated, reports shall be escalated to the Managing Director.
- An impartial investigation team will be appointed where necessary.
- Findings and recommendations will be documented and reviewed by the Managing Director and/or the Chairman of the Board and, where applicable, reported to relevant regulators.
- Updates will be provided to the whistleblower (unless anonymous).

## Protection of Whistleblowers

- Whistleblowers acting in good faith are protected from dismissal, demotion, harassment, or any other form of retaliation.
- Confidentiality will be maintained to the fullest extent possible.
- Any employee found retaliating against a whistleblower will face disciplinary and regulatory action.

## Reporting Channels

- **Email:** [globaladvisory@savestfinancial.com](mailto:globaladvisory@savestfinancial.com)
- **Phone:** +234 913 444 6070
- **Physical Reporting:** To the Chief Compliance Officer
- **Anonymous Reporting:** <https://savest.seamlesshrms.com/#>