

Al Etihad Gold is fully committed to providing high quality products and services while meeting the highest ethical and moral standards.

We are fully committed to:

- Follow the rules and law that regulate our business activities
- Follow international best practices and market standard applicable to our business.
- Operate in accordance with the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas and its Supplement on Gold; EBC Rules for Risk Based Due Diligence in the Gold and Precious Metals Supply Chain; Responsible Jewellery Council Code of Practices; and LBMA Responsible Gold Guidance.

Guideline for Reporting:

1. Who can report?

Workers, clients and customers, end-users and other affected stakeholders can use the Grievances and Whistleblowing Policy.

2. What can be reported?

We encourage stakeholders to raise concerns and disclose information relating to any actual, suspected, or potential breach of the Company's Responsible Supply Chain Policy, applicable laws, or other wrongdoing, including but not limited to the following:

- (a) Financial malpractice, impropriety or fraud; bribery and corruption
- (b) Failure to comply with a legal obligation or applicable laws;
- (c) Human rights abuses (including dangers to health and safety or environment);
- (d) Criminal activity;
- (e) Improper conduct or unethical behavior;
- (f) Attempts to conceal any violations of the EBC Rules and Regulations or the EBC Anti Money Laundering/ Counter Financing of Terrorism (AML / CFT) Policy or EBC Rules for RBD-GSC;
- (g) Falsification of documents or fraudulent suppliers; and
- (h) Direct or indirect violations of the EBC Rules and Regulations or the EBC AML/CFT Policy or EBC Rules for RBD-GSC...etc.
- (i) Concerns relating to the extraction, transport, trading, handling, processing, or export of gold or other precious metals, including risks identified under the OECD Due Diligence Guidance and the Company's Responsible Supply Chain Policy.

3. How should the report be made?

The reporting person may choose to remain anonymous when disclosing information or claim.

The reports can be submitted to the following email addresses: compliance@aletihadgold.com and/ or management@aletihadgold.com or via telephone at +971 4 242 4813. We encourage that the report be evidenced based and provide as much information as possible to aid the investigation. If substantiated, appropriate action and communication will be done to concerned parties and may be reported to the regulators.

Access to anonymous reporting can be found here: <http://www.aletihadgold.com/en-US/contactus/grievances> and click the link “**Report here**”.

4. How are we addressing reports?

If the reporting person chooses to report with his identity, we guarantee to keep the identity confidential and process any personal data collected through the report fairly and lawfully for the sole purpose of identifying and investigating allegations of illegal activities or non-compliances to Al Etihad Gold policies.

Al Etihad Gold Guarantees that the reporting person shall not in any way be prejudiced against, reprimanded and will not tolerate any form of retribution against a person for raising concern. For workers of Al Etihad Gold, the HR and the Managing Director shall adequately instruct and supervise sanctions against worker retaliation.

Grievances relating to responsible sourcing, supply chain due diligence, anti-money laundering, sanctions, or other compliance matters shall be investigated by the Compliance Department. Where appropriate, such matters shall be escalated to Senior Management for review and decision.

All reports shall be acknowledged, recorded and investigated without undue delay, provided that the report is made in good faith. Where possible, the reporting person shall be kept updated on the progress of the investigation. The reporting person will be informed to whom the complaint is referred to, the timeline and outcome of the investigation.

5. Evaluation, Review and Lessons Learned:

Al Etihad Gold shall conduct periodic audits of the Grievances and Whistleblowing mechanism. The review shall include records of the numbers, type and outcome of complaints, and appropriate corrective and preventive actions (CAPA), where necessary.