POLICY FOR PAN ASIA BANK CORPORATE DISCLOSURES

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Version	Issued Date	Documented by &Issued by	Description
1.0	9 Jul 2024	Documented by :AMG Product Marketing Issued by :CHM Marketing & CEO	Corporate Disclosures

1. Introduction

The policy outlines the key information the company requires to disclose to the public and outlines the communication channels in which the same is disclosed.

2. Disclosure and Transparency

The information provided to the customers shall be clear, concise, accurate and shall not mislead the customer about the product / service offerings. English shall be used as the primary language of communication and shall provide translations of Sinhala & Tamil versions of critical documentations.

2.1. Customer communications

Mass customer communications (Corporate / Product / others) shall contain concise details of the product / service and further information can be obtained via corporate website / Call center / branches.

The bank shall use customers' personal information provided at the time of account / service opening to communicate customer specific important notices / promotional details or any other information deemed necessary to be informed to the customer.

2.2. Communication Channel

The bank will determine the mode of communication to make the corporate disclosures and its appropriate channel mix based on the type of information disclosed. Bank's official website shall be the key information channel for all banking services and products. Additionally, the bank may employ Mass media and other social media channels to communicate (bank or product / services details / notices / advertisements) with customers / potential customers / general public. Furthermore, the bank may also utilize communication channels such as e-notifications / SMS / statements / letters or any other communication channels including last informed personal contact details of customers.

2.3. Information sources

The Bank website shall provide key information about the product, tariffs, rates, terms & conditions as applicable for all banking services and products. Furthermore, the customer shall call our 24hr customer service hotline on (011) 4 66 7222, Leasing hotline (011) 4 929 929 for further information or clarification on banking services / products.

2.4. Discontinuation of Services / Products

The bank shall issue a public notice informing of product / service discontinuations and shall use appropriate channels to communicate the same to the customers in accordance with the prevailing regulations / bank policies by providing adequate time period for the customer to make necessary arrangements as appropriate.

2.5. Public notices and corporate correspondences

All corporate disclosures shall be provided by the Director / Chief executive Officer of the bank or by a representative appointed by him in accordance with the Bank Guidelines/ policies.

Furthermore, all correspondence / communications/ announcements / notices both internal & external with relation to shareholders shall be done by the company secretary as per the regulatory requirements.

2.6. General Disclosure

The following information shall be displayed on branch noticeboards.

1. Banks Operating License
2. Set of latest audited financial statements
3. The credit rating of the Bank
4. The contact details of the Financial Ombudsman
5. Applicable Rates, Fees & Charges

The following details mandatory information required to be published shall be available on the corporate website for reference.

1. Audited financial reports.
2. Interim financial reports
3. BASEL reporting.
4. Tariff / Rates
5. Key product information

All regulatory Corporate Disclosures shall be made as per the applicable rules & regulations prevailing at any given time.

CHM Marketing **Director / CEO**