

### Whistle-blowing Policy

Cosco Capital, Inc. encourages and expects all its employees to report any deviation or non-compliance with the Company's Code of Ethics, Revised Manual on Corporate Governance and the Company's rules and regulations. Reports may be submitted to the Office of the Human Resource Department and/or Compliance Officer with mailing address at No 900 Romualdez St., Paco, Manila 1007.

Reports will be entertained with due diligence and fairness in proper investigation. Those found guilty will be dealt with in accordance with law and rules of the Company.