CORPORATE SOCIAL RESPONSIBILITY















MAA Group Berhad ("MAAG" or the "Company") understands the importance of our Corporate Social Responsibility ("CSR") in the marketplace, environment, workplace and community. And such, we continually seek to improve our existing policies by incorporating responsible best practices in our daily business operations.

Marketplace

The financial industry demands the highest professional standards and processes. To safeguard the interest of our stakeholders, we provide unbiased opportunities to all our business partners.

The Company practices a stringent procurement policy via its 'Internal Control Programmes' that support a competitive bidding environment and reinforces its 'Code of Conduct' that promotes transparency, good corporate governance and principled behaviour.

Environment

MAAG's business operations are not industrial in nature. Nevertheless, we remain committed to doing our part and operating in a manner that minimises the use of our earth's resources to ensure a sustainable environment for the future.

In 2015, MAAG launched its Employee Self-Service ("ESS") portal. Through the ESS portal, employee claims and leave applications are submitted online; thus, reducing the overall consumption of paper.

Workplace

The Company adopts employment policies and initiatives to ensure our working environment embraces health, safety, diversity, development, and recognition.

- 1. Occupational Safety and Health ("OSH") stresses on employee safety, health and welfare and ensures that all activities are compliant with the standards of the Department of Occupational Safety and Health ("DOSH"). In 2015, MAAG's OSH Department conducted many activities such as; crime prevention awareness programme, organ donation drive, blood donation drive, team building, first aid courses and the compulsory annual fire drill and emergency evacuation exercise.
- Staff Training MAAG is committed to providing opportunities for growth. Staff training programmes are designed to suit various competency levels. For the year 2015, MAAG's employees were kept abreast of the latest industry development with trainings worth RM403,800.00.
- Agency Training Developing Professional Consultants are vital in the financial industry. In collaboration with University of Malaya Centre for Continuing Education ("UMCCed") for the Certified Agency Manager ("CAM") programme, 29 of our Agency Leaders were enrolled in 2015, and are expected to obtain their certification in March 2016.
- Long Service Awards Many of MAAG's employees are tenured staff. In 2015, a total of 22 employees completed 5 to 10 years
 of service, and 14 employees completed 15 to 30 years. Mementoes, certificates and cash were presented during the award
 ceremony.
- 5. Gymnasium and Exercise Classes To promote a healthier lifestyle, a wide array of fitness facilities are available to staff, highly subsidised by the company. In 2015, MAAG organised its 2nd fitness challenge which attracted the participation of 87 employees. Winners took home cash prizes and complimentary gymnasium memberships.
- 6. Diversity and Non Discrimination A stringent policy on Diversity and Non Discrimination is practised by the Company to promote equality and prevent any form of discrimination.

CORPORATE SOCIAL RESPONSIBILITY

(continued)











Community

 MAA Medicare Charitable Foundation ("MAA Medicare"), a subsidiary of MAAG, is a non-governmental charity organisation established in 1994. It has 12 centres nationwide with over 220 dialysis machines, caring for more than 800 patients; all of whom have been pre-screened as needy individuals.

Through subsidised affordable terms, the charity's key goal is to ensure that all centres operate on a break-even basis. With each dialysis centre now being self-sufficient, donations from the public are earmarked for new centres to cater for the growing number of Malaysians suffering from renal failure.

MAA Medicare's Patient Welfare Fund - patients receive additional assistance to help ease their burden.

Kids@Medicare Programme - patients' children are treated to an array of exciting activities throughout the year, apart from being provided with schooling aid.

In 2015, MAA Medicare won the 'Gold and Excellence Awards' at the Asian Hospital Management Awards, held in Myanmar.

Moving forward, MAA Medicare is in the midst of establishing its Cardiac Diagnostic Centre ("CDC") via its Heart Charity Fund. The CDC aims to allow patients access to high quality, state-of-the-art cardiac and vascular treatment, at a highly subsidised cost.

2. Another of the Company's charity arm is The Budimas Charitable Foundation ("Budimas"). Budimas was incorporated in 1998 under the royal patronage of DYMM Seri Paduka Baginda Raja Permaisuri Agong.

For 18 years, Budimas has been working to improve the lives of children through specially planned programmes such as the Budimas Home Charity Fund ("BHCF"), Budimas Food Charity Fund ("BFCF") and Budimas Education Charity Fund ("BECF").

- BHCF supports over 1,000 orphaned and underprivileged children in 20 charitable homes.
- BFCF provides healthy breakfast to 5,000 children in 90 schools across Malaysia. Last year, the foundation started a breakfast programme for the refugee children in Puchong.
- BECF constructs and equips children's libraries in poor and rural areas, particularly in Orang Asli settlements. Budimas' first children's library was launched in Kampung Orang Asli Bukit Kepong, Negeri Sembilan on February 15, 2015.















CORPORATE SOCIAL RESPONSIBILITY

(continued)

In 2015, Budimas organised a series of fundraising events and activities to help even more children;

- Budimas' Direct Debit Donor Programme raised RM8.2 million
- Budimas' Direct Debit Mail Appeal raised RM120,000
- Shell Raya Charity Drive raised RM140,000
- BeautyExpo Charity Hair Cut raised RM3,200
- Delivered aid to Kelantan flood victims
- Celebrated Hari Raya Puasa, Deepavali and Christmas with the Budimas children
- Another subsidiary, MAA Takaful Berhad contributed a total of RM72,966.26 in cash and supplies toward the following initiatives;
 - Tube Wells Project for flood affected areas in Kelantan
 - Donation for flood victims
 - Donation for orphaned kids
 - Collaborative programme in solidarity with Chow Kit Kids
 - Collaborative programme in solidarity with Kompleks Darul Kifayah
 - "Kembali Ke Sekolah 2016" Programme
 - **Qurban Programme**
 - Science Discovery Day Programme for orphaned and less fortunate Kids
 - Earth Day Programme at the Zoo
- In 2015, the Company also extended RM175,000 to support the following;
 - Malaysian Aids Foundation RM105,000
 - Tube Wells Project for flood affected areas in Kelantan RM30,000
 - Malaysian Grand Prix RM20,000
 - Baktisiswa Community Project 2015 RM15,000
 - 6th ASEAN International Chopin Piano Competition RM5,000













