

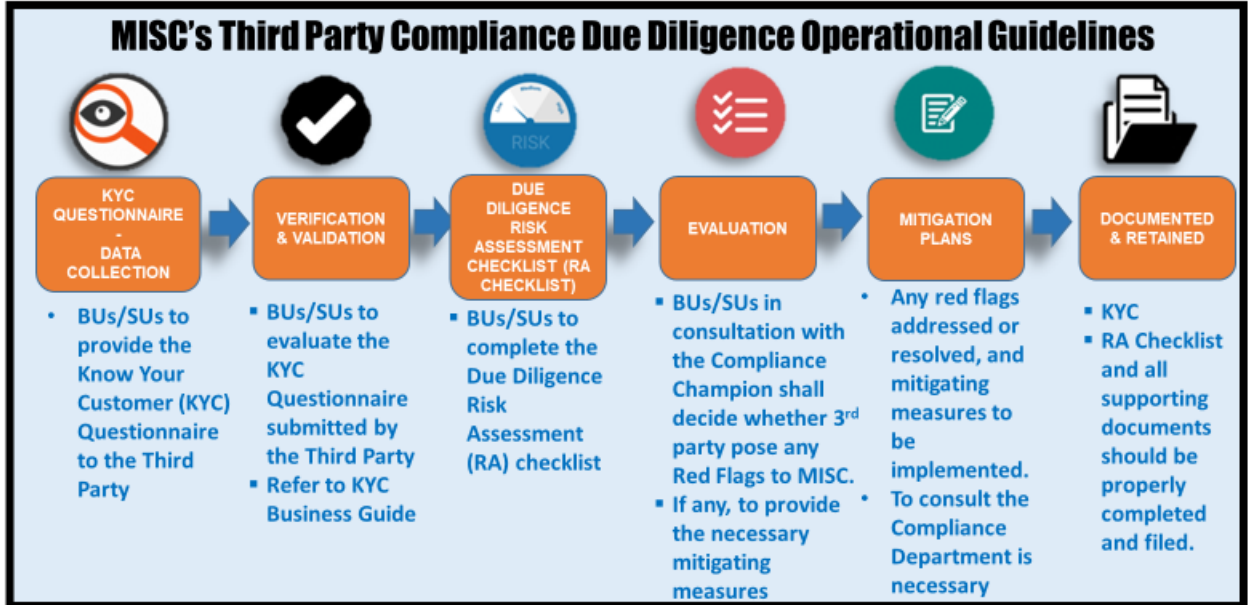


THIRD PARTY COMPLIANCE DUE DILIGENCE

Compliance Due Diligence shall be conducted in accordance with the MISC Third Party Compliance Due Diligence Operational Guidelines ("TPCDDOG") on third parties and/or counterparties who are entering into or have existing contractual relationship with MISC. The TPCDDOG sets out the basic guidelines and procedures relating to Compliance Due Diligence to be conducted across all business divisions within MISC (including subsidiaries). It is good practice to assess the third parties to ensure that business relationship with MISC does not pose significant Associated Compliance Risk, which refers to Corruption & Bribery risk, risk of Conflict of Interest, Economic Sanctions & Export Control risk, Anti-Competition, Credit Risk (for clients), Human Rights and Modern Slavery Risk and other relevant Compliance and Regulatory risk.

BUs/SUs are required to ensure that the Compliance Due Diligence are performed on third parties by the completion of the Know Your Customer ("KYC") Questionnaire, internal screening of third parties via KYC online checks, and to assess the potential Associated Compliance Risk using the Due Diligence Risk Assessment Checklist. In instances where the level of Associated Compliance Risk is indicated as medium or high, an Enhanced Compliance Due Diligence ("ECDD") shall be undertaken. The ECDD shall nevertheless be undertaken for all proposed transactions involving mergers & acquisitions and business joint-ventures. Where 'red flags' are identified, the appropriate mitigation plans are then initiated and executed.

MISC's Third Party Compliance Due Diligence Operational Guidelines



KEY RISK INDICATORS



When in doubt please consult your superior or HR or Compliance Department (email to compliance@miscbhd.com)