



INTERCORP FINANCIAL SERVICES INC.

CORPORATE WHISTLEBLOWER HOTLINE MANAGEMENT POLICY

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IFS Corporate Policy for Whistleblower Hotline Management

1. Purpose and Scope

Intercorp Financial Services Inc. ("IFS") and its subsidiaries, collectively referred to as the "IFS Group" are strongly committed to act with the highest level of ethics and integrity.

This commitment is reflected in our Code of Ethics and other documents that outline our standards of business conduct.

This document details guidelines for effectively managing, processing, and responding to reports of potential breaches of the Code of Ethics in a suitable, consistent, and timely manner.

This policy applies to all directors, members of the Ethics Committee, Audit Committee, and employees who are involved in the established and documented procedures of the IFS Group.

This policy is also intended to standardize the roles and responsibilities concerning the management of the whistleblower hotline and provide minimum guidelines for implementation throughout the IFS Group. It is important to note that subsidiaries may implement policies that may be more robust but no less stringent than this policy.

2. Definitions

Code of Ethics

The Code of Ethics is a document that sets out the baseline standards of conduct that directors, managers, employees, suppliers, and other stakeholders are expected to uphold. Whenever the Code of Ethics is mentioned, it encompasses adherence to its principles and legal and regulatory requirements, as well as internal policies and guidelines that stem from the Code of Ethics.

Ethics Committee

The Ethics Committee serves as a governing body with the primary responsibility of supervising the implementation of the Code of Ethics throughout IFS. It holds the mandate to evaluate and propose necessary corrective measures in instances where breaches of the Code of Ethics are identified and reported for its consideration.

Reports

The reporting of a potential breach of the Code of Ethics through the IFS Whistleblower Hotline.

Whistleblower

Any person, whether a current or potential user, client, director, manager, employee, or supplier, who reports (whether or not anonymously) a breach through the IFS Whistleblower Hotline.

IFS Whistleblower Hotline

The platform provides whistleblowers with several channels to submit reports, including a dedicated website, email, telephone hotline, and voicemail, as well as a physical and local mailbox option for submitting reports in a face-to-face format.

Operator

The IFS Whistleblower Hotline service is administered by an external, independent company; with the purpose of maintaining clear segregation of duties, safeguarding data integrity, and preserving independence, especially in cases where an Ethics Officer or a member of the Compliance team is implicated in a reported matter.

Ethics Officer

Employee responsible for overseeing the whistleblower hotline and ensuring ethical governance within each subsidiary.

Breach Category

Type of misconduct defined in the Code of Ethics of IFS Group.

3. Roles and Responsibilities

IFS and Subsidiaries Board of Directors

- Approve and ensure compliance with this policy.
- Ensure the independence of the Compliance Officer in the performance of their duties.

IFS and Subsidiary Chief Executive Officer

- Ensure the effective implementation and adherence to the guidelines outlined herein.
- Allocate appropriate resources and establish a structure for the proper management and enforcement of this policy. Review and manage the reports received by the Chief Compliance Officer and the designated personnel responsible for supervising the whistleblower hotline within each subsidiary.

IFS Audit Committee Chairman

- Review and manage reports involving the IFS Chief Executive Officer or the Chief Compliance Officer.
- Regularly review IFS and subsidiary whistleblower hotline reports.

Chief Compliance Officer

- Monitor and manage all reports submitted through the IFS Whistleblower Hotline.
- Monitor the status of all subsidiary reports.
- Review and manage reports involving the Ethics Officer of the subsidiary involved.
- Report the breaches to the Audit Committee, if applicable.

Subsidiary Ethics Officer

- Define the responsible for conducting the investigation according to the breach category, in coordination with the Chief Compliance Officer.
- Update the access and profiles of platform members.
- Monitor and manage that all reports filed in the whistleblower hotline are addressed and resolved within the deadline defined in the "Whistleblower Hotline User Manual".
- Refer reports to the assigned investigator according to the breach category.
- Submit reports to the Ethics Committee in case a consensus decision is not reached, or if the report involves a certain degree of complexity or sensitivity.

Operator:

- Receive reports filed through the IFS Whistleblower Hotline and ensure the anonymity of whistleblower who requests it.
- Determine the breach category involved in the report and verify that IFS Group has the minimum data required to initiate an investigation.
- Forward via the platform all reports received.
- Ensure the integrity of all information and the escalation process.

Investigator of the breach category

- Conduct the investigation of the report assigned by the Subsidiary Ethics Officer.
- Ensure the confidentiality of each report.
- Prepare the investigation report and send it to the Subsidiary Ethics Officer to close the case within the platform.

4. Guidelines

- IFS and its subsidiaries have a platform for anonymous reporting where required.
- The Operator, IFS and its subsidiaries shall ensure a working environment free from retaliation or harm of any kind. If the whistleblower decides to remain anonymous, the operator must abstain from disclosing their personal information.
- All reports received will be handled in accordance with the "Whistleblower Hotline User Manual".
- Penalties for misconduct must be defined by the areas involved, Human Resources and the Ethics Officer. Cases where no consensus is reached will be submitted to the Ethics Committee.
- In situations where the Subsidiary Ethics Officers consider that the report involves a certain level of complexity or sensitivity, it is their responsibility to escalate it to the Ethics Committee.
- The Ethics Committee serves as the final decision-making authority, and the responsible areas are accountable for executing the decisions made.
- The Audit Committee will monitor reports related to accounting and financial issues, as stipulated in the "Audit Committee Policy".

- The Subsidiary Ethics Officers will appoint individuals responsible for conducting investigations. These appointments require approval from the Chief Compliance Officer and are included in each subsidiary's "Whistleblower Hotline User Manual".

5. Escalation Protocol

Protocol to be applied in the following cases:

- If the report involves the IFS Chief Executive Officer or Chief Compliance Officer, it will be escalated to the Chairman of the IFS Audit Committee for management and reported to the Intercorp Chief Executive Officer.
- If the report involves the Subsidiary Chief Executive Officers, its first line of reporting or Compliance team, it will be forwarded to the Chief Compliance Officer for reviewing and managing reports, except for Interbank.
- If the report involves employees of Interbank's Ethics and Compliance Division, it will be forwarded to the IFS Chief Executive Officer for reviewing and managing reports.
- If the report involves the first hierarchical line of Interbank's Chief Executive Officer, it will be forwarded to the Chief Compliance Officer for reviewing and managing reports.
- Monitoring and Auditing

At corporate level, the Chief Compliance Officer is responsible for overseeing adherence to this policy. For subsidiaries, the Ethics Officer is responsible for ensuring compliance.

6. Disciplinary Actions for Non-Compliance

Failure to comply with the guidelines set out in this policy will be subject to disciplinary action, to be defined by the IFS Ethics Committee or by each company, as appropriate.