



Risk Management Policy Statement

Zain is committed to applying effective risk management to identify and treat current and expected risks associated with its business across all Zain operations that will:

- Protect Zain stakeholders, Information and assets from threats that could potentially disrupt business
- Apply efficient business continuity and disaster recovery management
- Consistently meet and exceed customers' expectations.
- Ensure compliance with all applicable regulatory and other legal requirements to protect the Company's financial health and to preserve Zain's brand image and reputation.
- Mitigate Risks related to the environment, health and safety.

Zain management and employees are responsible for implementing and maintaining this policy throughout Zain.

This Policy falls under the responsibility of Zain's Risk Management Steering Committee, chaired by the Group Chief Financial Officer and with the Group Risk Department supervising its design, implementation and enforcement.

Zain is committed to provide all the means and resources necessary to reach the adequate level of performance that will ensure that Zain can face and respond to any risk impacting events.

A handwritten signature in blue ink, appearing to read 'S. Gegenheimer', is positioned above a horizontal line.

Scott Gegenheimer
Chief Executive Officer
Zain Group