



Terms of reference for Risk Committee of Vista Banking Group

The Committee shall do the following:

1. Review and recommend risk management reports, strategies, policies, and risk tolerance for the Board's approval
2. Review management's periodic reports on high-level risk-related matters and Governance including current and forward looking risk exposures, future risk strategy and management of risk within the Group
3. Advise the Board on risk appetite and risk tolerance
4. Promote enterprise risk management and ensure that the risk management processes and culture is embedded throughout the Group
5. Review the effectiveness of the Group's risk management systems framework and internal control systems.
6. Ensure that the risk management function is adequately resourced
7. To review treasury policies of the Group from time to time
8. To review annually the process for monitoring the bank's compliance with Network Standards
9. To review tax compliance and tax planning initiatives of the bank;
10. To review the Group's procedures for handling allegations from whistleblowers from time to time
11. To review the bank's procedures concerning the prevention and of fraud and financial crime
12. To review the Group's arrangements for regulatory compliance and consider any material findings from regulatory reviews
13. To review the content of the Risk Committee report in the Annual Report.
14. To advise on timeline for provision of Sharepoint and emails for Board and Group Executive members.

