

MasterCard Ethics Helpline Frequently Asked Questions:

What is the MasterCard Ethics Helpline?

The MasterCard Ethics Helpline is a confidential reporting service provided by an independent third-party, EthicsPoint, on behalf of MasterCard to enable you to report (by phone or online) suspected or potential violations of MasterCard's Code of Conduct, company policy, or law in a confidential and, if you choose, anonymous manner where permitted by local law.

NOTE: This Helpline is not a 911 or Emergency Service.

Do not use this site to report events presenting an immediate threat to life or property. Reports submitted through this service may not receive an immediate response. If you require emergency assistance, please contact your local authorities.

Cardholders with questions or concerns regarding their personal credit, debit, or prepaid card should access the MasterCard Support page at <http://www.mastercard.us/support/>.

How do I contact the Ethics Helpline?

The Ethics Helpline is available 24 hours a day, seven days a week, and offers multi-lingual capability. Reports can be made to the Ethics Helpline by phone by dialing 1-800-405-9318 in the United States or following the local dialing instructions if calling from outside the United States, or online by visiting www.mastercard.ethicspoint.com. Local privacy and data protection laws may restrict or limit the availability of the Helpline in certain countries.

To contact the Ethics Helpline by phone:

-  If dialing within the United States, call 1-800-405-9318
-  If dialing outside the United States, local access numbers and dialing instructions are available for calls outside the United States by selecting the country from the "File a Report" section on the Ethics Helpline main page, accessible by clicking [here](#).

To contact the Ethics Helpline by online visit www.mastercard.ethicspoint.com:

-  Select the "File a Report" from the [Ethics Helpline main page](#) and follow the instruction prompts. You need to select "Submit Report" to file your report. The system does not save data and the report will not be saved or submitted if the "Submit Report" button is not selected.

What happens after I file a report with the Ethics Helpline?

Reports are entered directly on the EthicsPoint secure server and MasterCard is notified each time a report is made. EthicsPoint makes these reports available only to specific individuals within the company who are charged with evaluating the report. Each of these report recipients has had training in keeping these reports in the utmost confidence.

- If reporting a possible violation, the report will be forwarded to and investigated by a team of MasterCard resources, including the Global Investigations team and other appropriate resources depending on the nature of the report. Please note that local data privacy laws may restrict or limit the availability of the Ethics Helpline.
- MasterCard will take steps to address all reports to the Ethics Helpline.
- MasterCard will conduct an appropriate investigation, using internal or external resources with requisite expertise and such investigations will be treated confidentially to the extent reasonable and possible under the circumstances.
- If you contact the Ethics Helpline asking for guidance, your question will be directed to an appropriate MasterCard resource who will respond to you.
- MasterCard does not tolerate retaliation against anyone who speaks up, or raises a question, concern or files a report in good faith. Please do not let the fear of retaliation prevent you from speaking up. Any suspected retaliation should be reported and escalated immediately.

What if I would like to provide additional information after I file my report or the company has questions for me regarding the concerns I've raised?

When you raise a concern or ask a question via the Ethics Helpline (by phone or online) you receive a unique report identifier and are asked to choose a password. Use the report identifier and password to return to the Ethics Helpline again to add more detail. If the company has further questions, you can review and respond to those questions by following up with your report identifier and password.

What if I don't remember my report identifier or password?

If you lose your report identifier or password, you will be required to file a new report. However, you can mention in the new report that this matter relates to prior report "X."

What is EthicsPoint's role?

Ethics Point's principal responsibilities are to:

- Provide confidential telephone and web-based options for reporting concerns about knowledge or suspicion of the Code of Conduct, company policies, or the law;
- Protect the identity of reporters who wish to remain anonymous, where local law permits;

- Provide translation services for individuals reporting in languages other than English;
- Transmit information about the concern to MasterCard to enable an appropriate response;
- Serve as an intermediary to employees and business partners for anonymous reporting, where permissible by law;
- Relay follow-up questions and answers to anonymous reporters.

It is **not** EthicsPoint's role to take action to address the concern, only to transmit the concern to MasterCard.

Why should I file a report or ask a question?

At MasterCard, we believe that all employees should feel empowered and responsible to speak up, particularly with respect to ethical concerns. The MasterCard Code of Conduct lists various channels for reporting including the Ethics Helpline where permitted by local law.

What types of matters should I report?

You should report any suspected violation of MasterCard's Code of Conduct, policies or the law. The Ethics Helpline provides a listing of issue types, including "Other" if you are unsure which issue type to select.*

* Local privacy and data protection laws may restrict or limit the availability of the Ethics Helpline.

NOTE: Cardholders with questions or concerns regarding their personal credit, debit, or prepaid card should access the MasterCard Support page at <http://www.mastercard.us/support/>.

How does EthicsPoint maintain confidentiality?

EthicsPoint does not trace phone calls or use Caller Identification. Website reports come through a secure Internet portal, which does not trace or show user screen names. Further, EthicsPoint does not generate or maintain internal connection logs containing Internet Protocol (IP) addresses.

Can MasterCard trace reports made to the Ethics Helpline?

No. EthicsPoint, our third party helpline provider operates both the phone call center and the web-based reporting intake. The Ethics Helpline website is hosted by EthicsPoint, not MasterCard. EthicsPoint does not trace phone calls or use Caller Identification. Website reports come through a secure Internet portal, which does not trace or show user screen names. Further, EthicsPoint does not generate or maintain internal connection logs containing Internet Protocol (IP) addresses.

If you feel uncomfortable raising concerns on your work computer, you have the option of using a computer outside our work environment through the EthicsPoint secure website.

Does management really want me to raise concerns?

They certainly do. All employees should feel empowered and responsible to speak up to raise concerns. You may have initial knowledge of an activity that may be cause for concern and by promptly speaking up to raise concerns, suspected or potential violations of the Code of Conduct, MasterCard policies or the law raising your concerns, you give MasterCard the opportunity to follow-up to and ensure that employees and third parties acting on our behalf are acting in an open, transparent and ethical manner in MasterCard's best interests.

I am not sure if what I have observed or heard is a violation of company policy, or involves unethical conduct, but it just does not look right to me. What should I do?

Speak up to raise the concern via one of the reporting channels listed in the Code of Conduct. We'd rather you raise concerns regarding a situation that turns out to be harmless than let possible unethical behavior go unchecked because you weren't sure.