

Business Ethics Charter

As a responsible financial institution, we strive to ensure that all our business dealings are conducted in an ethical manner. This includes, but is not limited to, our dealings with our customers, business partners, employees and members of the public.

1) Commitment to ethical business conduct.

Being honest, professional and fair in our business dealings is central to our Core Values. We strive to embed this in our culture and expect this to be practiced in our business conduct. This includes businesses conducted and decisions made by our employees, representatives or through artificial intelligence.

2) Commitment to courtesy and respect.

We strive to conduct our business dealings with our customers and business partners respectfully and expect our employees/representatives to be equally treated as such.

3) Commitment to prevent conflict of interest.

In all our dealings, we strive to manage, mitigate, prevent or eliminate any situation that may give rise to actual or potential conflict of interest.

4) Commitment to transparency, clarity and suitability of products and services.

We strive to ensure that our customers are provided with clear, relevant, and current information on all our products and services so that they can make informed decisions regarding our products and services most suited to their needs.

5) Commitment to privacy.

We will do our utmost to protect the privacy and confidentiality of the personal data of our customers, business partners and employees.

6) Commitment to fair and effective handling of feedback or complaints relating to our business practices.

We will provide channels for feedback or complaints. We will take all feedback or complaints seriously and will strive to ensure that they are dealt with and addressed fairly and expeditiously.