



# **GROUP HR DISCIPLINARY PROCESS & SANCTIONS POLICY**

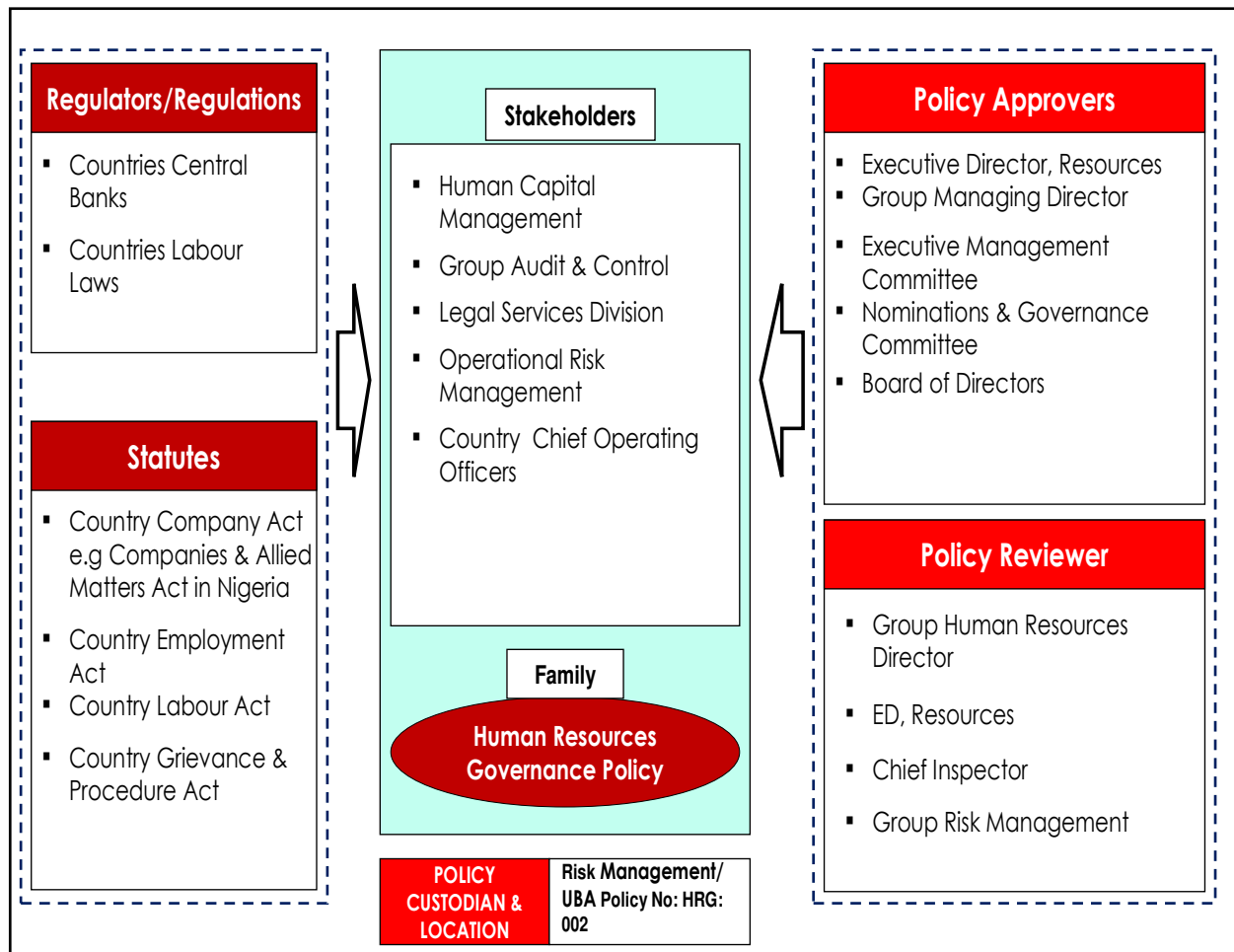
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## GROUP HR DISCIPLINARY PROCESS & SANCTION GOVERNANCE FRAMEWORK



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This policy over-rides all extant policies and board decisions. The policy approval by the Board of Directors shall be appropriately communicated by the Company Secretary before it becomes operational and binding.

**Document Location**

After sign-off, this document will be filed in the Corporate Policy folder on the intranet with the following reference number – **HRG: 002**

**Reviewers List**

<b>Review by:</b>	<b>Action</b>	<b>Status</b>
Group Policy Review Ad-hoc Committee	FR/QA	Completed
Group Human Resources Director	FR/QA	Completed
Executive Director, Resources	QA	Completed

**SA** = Signed Approval Required; **QA**= Quality Assurance Review; **FR** = Formal Review Required, **IR** = Informal Review, **AU** = Author of Document, **DOM** = Document Domestication

**Approvers List**

**The HR Disciplinary Process and Sanction Policy version 2.2 was approved by the Board of Directors on July 19, 2010**

Chairman on behalf of the Board of Directors		29/7/10
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**Table of Content**

Introduction .....	6
1. Objectives of the Disciplinary Process .....	7
2. Our Guiding principles and philosophy .....	7
3. Promptness/Timeliness .....	9
4. Reformatory/Corrective Impact .....	10
5. Segregation of Powers .....	10
6. DCs must be easily Accessible and Affordable .....	10
7. Support for Enterprise-wide Risk Management .....	10
8. Conduct of Disciplinary Committees .....	11
9. Role of Parties to the Disciplinary Process .....	12
10. Powers of Supervisors Outside Disciplinary Committee .....	12
10 Justification.....	13
11 Powers of Supervisors within the Disciplinary Committee .....	14
12 Offences and Sanctions.....	17
13 Suspension Administration .....	17
14 Impact of Sanctions on Staff Performance Appraisal.....	23
15 Offence Category .....	24
16 Sanction Grid .....	28
17 Offence Category .....	30
18 Hierarchy & Organization of the Disciplinary Process.....	33
19 Regional Bank Disciplinary Committee.....	35
20 Corporate Office Disciplinary Committee .....	37
21 Group Management DC .....	38
22 Executive Management Committee .....	39
23 Nominations & Governance Committee .....	39
24 Country Subsidiary DC (Bank & Non-Bank) – DM & Below .....	40
25 Country Subsidiary DC (Bank & Non-Bank) – Manager & Above .....	41
26 Timeline for the Rendition of DC Reports and Approval / Implementation of the Recommendations .....	44
27 Non Core Staff .....	44
28 Staff Disengagement.....	44

**Introduction**

The Disciplinary Process & Sanctions Policy shall be applicable to all employees of United Bank for Africa Plc and its subsidiaries hereinafter referred to as UBA Group.

All existing policies on disciplinary procedures shall conform to this policy framework except where such is mandated by a legislative or regulatory provision in a local law or regulation of any relevant country or jurisdiction. In such cases, HCM / Group Governance & Integration Office should be notified to give specific guidance on the manner of adopting and implementing the said law or regulation with reference to this framework. Where there is a conflict between the provisions of this policy framework and any pre-existing functional, departmental, or other policy, this document will apply.

Employees are at liberty to discuss any part of this policy with their HRBP, ICSC or their Line Manager. These entities may help clarify an employee's rights as well as give guidance and support where it may be needed.

## **1. Objectives of the Disciplinary Process**

### **1.1. Overall Objective**

To build a disciplinary process that conforms with the basic tenets of justice, protects employees against abuses or victimization, and enables the institution maintain discipline and orderliness in its operations.

### **1.2. Specific Objectives**

We seek to establish a disciplinary process that:

1.2.1. Strengthens our internal control and core values.

1.2.2. Ensures a disciplined approach and orderliness in our business operations.

1.2.3. Ensures a culture of compliance with the Group's policies/rules and regulations.

1.2.4. Ensures that the disciplinary process is fair, just, equitable and accessible to all.

1.2.5. Create and maintain a professional environment and eliminate arbitrariness in the administration of justice.

1.2.6. Ensures prompt dispensation of disciplinary issues, as justice delayed is justice denied.

## **2. Our Guiding principles and philosophy**

The disciplinary process shall be guided by the following philosophy:

## **Justice**

Employees shall be protected against abuse of the disciplinary process, and miscarriage of justice.

The disciplinary process shall guarantee the right of employees to appeal against perceived injustice or abuse. All cases of appeal shall be reviewed by HCM for appropriate recommendation to Management.

Every staff appearing before the Disciplinary Committee shall be given the benefit of doubt.

## **Fairness**

Sanctions shall not be imposed on an employee without a formal query and reasonable time for response. The employee's response to the query shall, as much as possible, be in writing and shall be signed by the employee.

Every employee appearing before a disciplinary committee shall be given the opportunity of fair hearing, except where the employee declines an invitation.

## **Equity**

Sanctions shall be commensurate with the offence/infraction.

Sanctions shall not be discretionary or discriminatory, but consistent with the disciplinary process.



Where a staff declines an invitation to appear before a DC, or fails to attend after a formal notice has been sent, the DC shall hold in his/her absence and the decision of that DC shall be binding on such staff. This shall apply to ex-staff who are no longer in the Group's employment.

All DC sittings shall be preceded by an investigation by Internal Control or Inspection Division to determine the involvement of the staff in the matter and the report of the investigation shall be presented to the committee by the investigator.

### **3. Promptness/Timeliness**

Investigation of disciplinary cases shall be concluded within one (1) week since justice delayed is justice denied.

Extension of the investigation period can be granted by the Head, Fraud Prevention & Investigation on sufficient justification, which shall not exceed One (1) working day. The concurrence of Group Human Resources Director shall be obtained by Investigation Team and this shall be promptly communicated to Head, Industrial Relations & Work Ethics.

Any further extension of time shall be approved by the ED, Resources, which shall not exceed one week.

All Disciplinary Committee meetings shall be convened every Friday at 4pm:

- Regional Bank and Country DCs
- Corporate DCs
- Group Management DC
- Executive Management Committee
- Nominations & Governance Committee

#### **4. Reformatory/Corrective Impact**

The disciplinary process shall act as a deterrent.

The disciplinary process shall emphasize a reformatory /corrective process, rather than being punitive.

Terminal sanctions shall apply only in severe situations such as fraud and questionable integrity and other offences bordering on gross/professional misconduct, violation of the UBA's core values -HEIR as contained in Section 14 below.

#### **5. Segregation of Powers**

Disciplinary powers shall be concentrated more in DCs rather than individual officers. However, to maintain discipline, orderliness and decorum, supervisors shall be granted restrictive sanction powers over their subordinates, ranging from letters of displeasure to suspension (as shown in Table 10 below.)

There shall be segregation of functions between the relevant DC, and implementation of the recommendations of the DC.

#### **6. DCs must be easily Accessible and Affordable**

The disciplinary process shall be easily accessible to every employee at no costs, except in appeal cases where the employee shall bear his/her expenses; these shall, however, be refunded should the appeal be upheld.

#### **7. Support for Enterprise-wide Risk Management**

The disciplinary process shall support a strong and robust risk management framework.

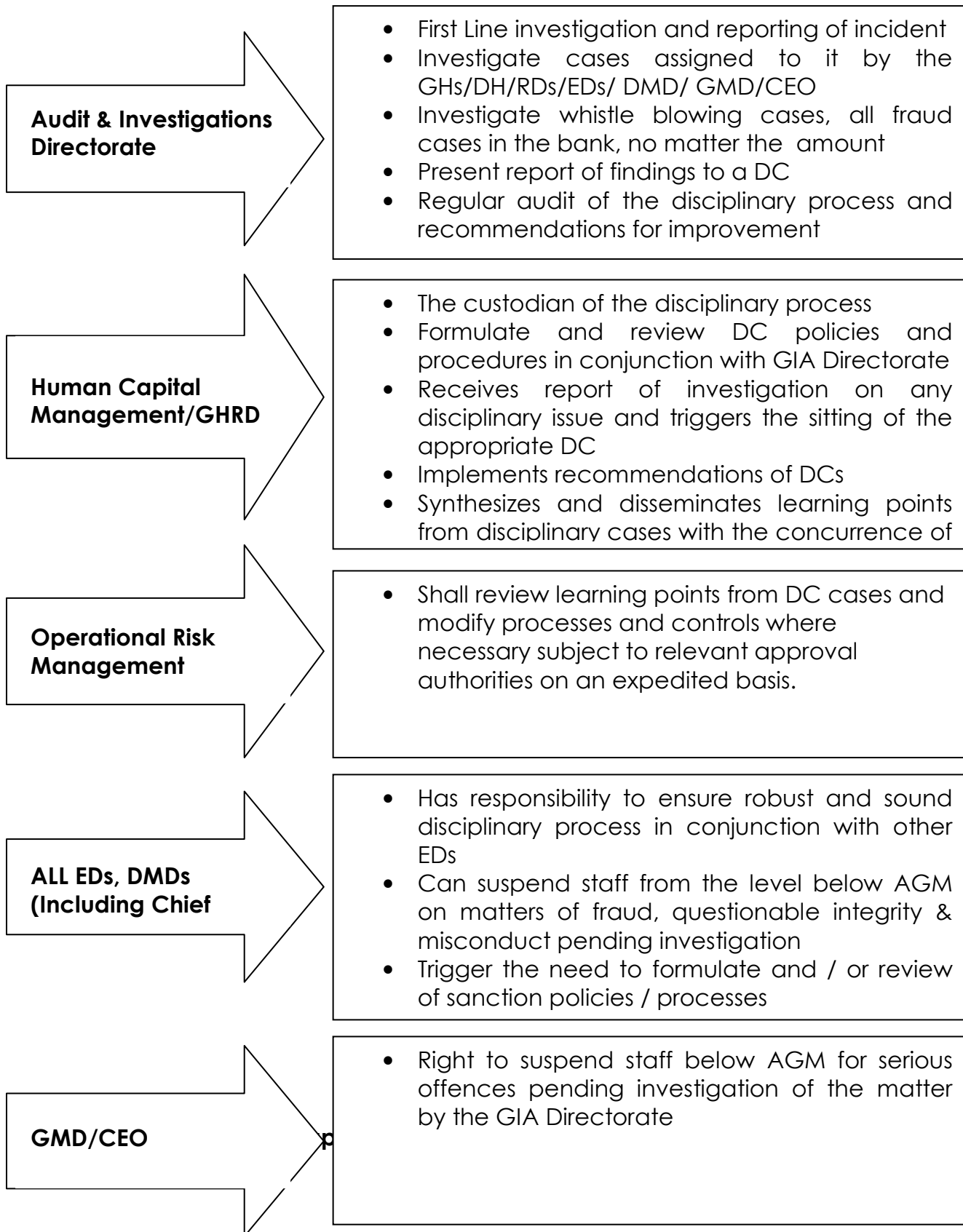
Consequently, the Group Audit Directorate shall reserve the right of dissent on recommendations of DCs, which shall then be referred to EMC. This right of dissent must however be exercised within one week of the receipt of the DC report.

## **8. Conduct of Disciplinary Committees**

Decisions at the DC shall be by simply majority. There shall be no veto of a DC ruling.

Disciplinary matters involving members of a DC shall be handled by the next higher DC.

## 9. Role of Parties to the Disciplinary Process



- 9.1 Without constituting a formal DC, supervisors shall have the following disciplinary powers over their reports:

Level	Limit Of Sanction
BMs/BOMs/ AOMs /GHs/	Letter of Displeasure
RDs/CFOs/RAs	Caution
DMDs/EDs/GCRO/RBH/DHs/COOs/ Country	Suspension
Chief Inspector	<ul style="list-style-type: none"> <li>a. Shall advise the GHRD to sanction staff from below AGM up to final warning for issues arising from audit reports.</li> <li>b. Shall immediately suspend any staff (irrespective of level) on issues of fraud and questionable integrity pending investigation.</li> </ul>
ED, Resources GMD/CEO	<ul style="list-style-type: none"> <li>a Shall sanction staff below AGM up to suspension for any offence.</li> <li>b For offences of terminal nature, suspend staff below AGM pending investigation.</li> </ul>

## 10 Justification

- 10.1 Supervisors should be able to discipline their subordinates at all times to maintain orderliness and decorum in the institution.
- 10.2 DMDs/EDs shall have the power to discipline staff on any matter across regions and functional lines up to suspension. However, where the suspension involves AGMs and above, approval of NGC shall be obtained.

## **11 Powers of Supervisors within the Disciplinary Committee**

### **11.1 Guiding Principles & Philosophy**

- 11.2 UBA group shall adhere to its philosophy of Justice, Fairness and Equity in every disciplinary process. To ensure sanctity of the disciplinary process, the following shall apply:

### **11.3 Process**

- 11.3.1 A supervisor can initiate a higher disciplinary process against his/her subordinate by referring the case to Group Audit Directorate for further investigation if that would lead to the sitting of a disciplinary committee.

- 11.3.2 Only cases that attract sanctions above Caution Letter or sanctions higher than the powers of a supervisor shall be referred to a DC.

- 11.3.3 The issuance of immediate suspension by GIA directorate before the sitting of a disciplinary committee shall be restricted to only cases of suspected misapplication, misappropriation, conversion, insubordination, severe negligence and integrity issues, or where the suspension is necessary to allow for unimpeded investigation of an allegation.

- 11.3.4 For quick dispensation of fraud-related cases, where there is a confessional statement from all staff involved, the sanctions recommended by Group Audit Directorate and approved by the GMD or ED, Resources shall be implemented by HCM without recourse to a DC. Even in such cases, the staff involved may still be brought to a DC where the fraud is of a nature that, holding a DC would shed an insight into the operational lapses that allowed the fraud to sail through.

11.3.5 The authority to suspend a staff of AGM & Above shall be vested in NGC.

11.3.6 In all cases, all letters of suspension shall be issued by Human Capital Management upon written advice from the GMD/CEO, or DMD/EDs or whoever is recommending the suspension.

#### **11.4 The Disciplinary Appeal Process**

11.4.1 Staff shall have right of appeal against any disciplinary sanction, whether recommended directly by a supervisor or by a disciplinary committee.

11.4.2 In line with UBA's organizational level structure, appeals against sanctions recommended by BMs/BOMs/AOMs/RDs shall be heard at the Regional Bank DC/Corporate DC or Country DC.

11.4.3 Appeals against sanctions recommended by supervisors of the level of DMDs/EDs, Chief Inspector, RBH, COO, GH or CFO shall be heard at EMC or Country DC.

11.4.4 Appeals arising from the decisions of Regional Bank DCs shall be decided at the Corporate Office DC.

11.4.5 Appeals arising from the decisions of Corporate Office DCs shall be decided at Group Management DC.

11.4.6 Disciplinary cases and appeals of AGMs and above shall be decided by the EMC. The decision shall be ratified by NGC.

11.4.7 All manner of appeals shall end at NGC.

11.4.8 An appeal, however, shall not cause the sanction to be suspended, but the sanction shall be withdrawn if the appeal is upheld.

11.4.9 The right of appeal shall lapse 10 working days after the staff was advised of the sanction by the Human Capital Management. The date of mailing the suspension letter/ sanction to the staff shall be the effective count down date for the 10 working days right of appeal by staff.

11.4.10 All cases of appeal shall be reviewed by HCM for appropriate recommendation to Management.

## **11.5 Justification**

11.5.1 The recommended appeal process is consistent with our guiding philosophy of fairness, equity and justice that guarantees employees the right to fair hearing.

11.5.2 The disciplinary process shall not only be fair but must be seen to be fair by all relevant parties.

11.5.3 The process guides against abuse by both the appellant and members of the relevant DCs.

## **11.6 Dissention Process**

11.6.1 Dissension by the Group Audit representative shall be determined by the next level DC.

11.6.2 Similarly, dissension by the Chief Inspector against any DC decision shall be referred to EMC.



11.6.3 All DC dissension shall end at EMC and shall be ratified by NGC.

## **12 Offences and Sanctions**

The following sanctions shall apply in dealing with all disciplinary cases in the Group henceforth:

### **Sanctions key:**

1	-	Financial Penalty for late coming
1b	-	Refund
2	-	Verbal Caution
3	-	Letter of Displeasure
4	-	Caution Letter
5	-	First Warning Letter
6	-	Final Warning Letter
7	-	Suspension
8	-	Advise To Resign
9	-	Termination
10	-	Dismissal

## **13 Suspension Administration**

13.1 Suspension is not necessarily a disciplinary action. The purpose of suspension is manifold and can be used when it is necessary to remove a member of staff from the workplace pending an investigation.

13.2 There are 3 types of suspension namely:

- Credit Suspension
- Fraud-Related Suspension
- Suspension as Sanction for Misconduct

**13.2.1 Credit Suspension:**

- i. HCM shall place staff on suspension upon a written advice from Credit monitoring, other authorised officers, or as advised by a duly constituted DC.
- ii. The staff shall be expected to send a handover note (duly approved by the supervisor) to HCM, prior to proceeding on suspension.
- iii. While on suspension, staff shall not report for duty until such staff has been recalled from suspension.
- iv. However, the suspended staff shall be expected to give a weekly report in person to his/her supervisor and monthly update on the status of the recovery to Credit Monitoring and any other unit that may be required, which shall be communicated to HCM.
- v. Where the staff on suspension occupies an office of BM and above, a relief officer for the period of suspension shall be appointed by the first level supervisor. The appointment of such relief must be approved by the second line supervisor and communicated to HCM to issue a formal letter of relief appointment.
- vi. While on suspension, staff shall be entitled to 50% remuneration for the first three months. In the event that the suspension exceeds three months, staff shall be placed on zero pay.
- vii. Where a staff on suspension is able to recover the total outstanding amount within three months of the suspension, staff shall be entitled to a refund of withheld salaries.
- viii. Where recovery is achieved only after the stipulated three months, there shall be no refund of withheld salaries.
- ix. Where a staff is recalled from suspension for some special considerations while he/she is yet to fully recover, staff shall not be entitled to withheld

salaries until total recovery is achieved, but such recovery must be within three months from date of suspension.

- x. The authority to recall a staff from suspension shall be based on the recommendation of Credit Monitoring, other authorised officers, or based on the report of a duly constituted DC.
- xi. The suspension advice shall indicate the expiry date of the three months suspension, with the clear understanding that the respective HRPB shall set a DC in motion without any further advice, if recovery is not achieved at the expiration of the three months
- xii. This is without prejudice to the fact that based on special consideration; a DC may also be constituted before the expiration of the three months.
- xiii. The outcome of a DC relating to Credit Suspension could be any of the following:
  - a. Continuation of the recovery suspension under same or redefined conditions. However, the period shall not extend beyond three months.
  - b. Recall from suspension into previous or new role.
  - c. Terminal sanctions (Advice to resign, Termination or Dismissal).
  - d. The report of such DCs shall be concurred to by the GCRO.

### **13.3 Fraud-Related Suspension**

- 13.3.1 Staff shall be placed on suspension in cases of suspected misapplication, misappropriation, conversion, insubordination, severe negligence and integrity issues, or where the suspension is necessary to allow for unimpeded investigation of an allegation.

- 13.3.2 A thorough investigation by the Investigation Team shall be carried out and report submitted to HCM within 1 week.
- 13.3.3 Where investigation cannot be concluded within 1 week due to the involvement of external parties in the investigation process, the concurrence of ED, Resources shall be obtained by Investigation Team through the Head, Industrial Relations & Work Ethics.
- 13.3.4 In all cases of fraud-related suspensions, staff shall not be expected to report for duty, but shall report weekly to Investigation Unit to sign an attendance register, for effective monitoring. Where a staff fails to report after two weeks, such staff shall be deemed to have abandoned duties and shall be summarily dismissed in line with policy.
- 13.3.5 During the period of suspension, except where the staff has confessed to the fraud (which shall be zero pay), staff shall be entitled to 50% remuneration for the first three months. In the event that the suspension exceeds three months, staff shall be placed on zero pay
- 13.3.6 Where a staff is completely exonerated either at the instance of Investigations or DC decision, the suspension shall be withdrawn and such staff shall be reimbursed with his/her withheld salaries for the period on suspension.
- 13.3.7 Where a staff has spent more than three months on suspension and the case cannot be decisively concluded, EMC shall review such case and take appropriate decision.
- 13.3.8 In all cases of suspension, IT and relevant units shall be promptly informed to disable the affected staff, while

HRBP's and supervisor(s) shall also be advised, to ensure strict enforcement of the suspension

### **13.4 Suspension as a sanction for misconduct**

13.4.1 A staff may be placed on suspension for misconduct based on the decision of a duly constituted DC or based on the recommendation of a supervisor.

13.4.2 In addition, the Group's disciplinary policy empowers the following category of officers to suspend staff as sanction for misconduct.

- GMD
- DMDs/EDs/SBG/SSG Heads
- Country CEOs
- RBH, COOs, DHs,

13.4.3 The suspension of a staff by a supervisor without a DC shall however be limited to a period of one month. Upon resumption from the suspension, staff shall be counseled as follows:

FSS –Mgr                - HRBP

SM – GM                - Head, HCM

GGM – ED               - ED, Resources/Country DMD/MD

13.4.4 In all cases the advice placing staff on suspension shall be issued by HCM

### **13.5 Guideline For The Implementation Of Suspension**

13.5.1 In order to ensure that the suspension process is objective and free of possible abuse, the following guidelines have been put in place:

- i. Group Audit shall ensure that all cases of suspension pending investigation are merited and not frivolous. Where a staff is placed on suspension at the instance of GIA and the DC members unanimously decide that the suspension is clearly unwarranted and frivolous, the investigation officer who recommended the suspension shall be issued a Caution Letter.
- ii. Where a suspension is at the instance of a supervisor, such suspension, as much as possible, shall be as prescribed in the sanction grid. Where the offence however does not fall within the ambit of the grid, HCM shall review the case and make appropriate recommendations.
- iii. HCM shall reserve the right to overrule the suspension of a staff by the supervisor, where it is clear that the suspension of such staff is not commensurate to the offence.
- iv. Where it is observed that a supervisor fails to observe due process before placing a staff on suspension or advises suspension as a sanction where it is unwarranted, HCM shall send a 'Letter of Advice' to counsel the supervisor as appropriate.
- v. A supervisor shall have no power to withdraw a suspension sanction once it has been implemented by HCM. This is without prejudice to the fact that HCM has the power to review and if necessary upturn such sanction.

### **13.6 Remuneration Of Staff Under Suspension**

13.6.1 Staff on suspension resulting from sanction shall not be entitled to salary for the period on suspension.

13.6.2 Suspension as a result of Credit infraction shall attract 50% of full monthly salary subject to a maximum suspension period of 3 months. Payment of allowances shall be withheld during period of suspension. Withheld

salaries and allowances shall, however, be refunded if the case is determined in favor of the staff/ recovery is achieved within 3 months.

13.6.3 Suspension as a result of investigation shall attract 50% of full monthly salary subject to a maximum suspension period of 3 months (except where shorter time period is mandated by legislation). Payment of allowances shall be withheld during period of suspension. Withheld salaries and allowances shall, however, be refunded if the case is determined in favour of the staff.

13.6.4 It is expected that the case of a staff on suspension shall be determined within the 3 months period. In the event that the matter extends beyond 3 months or the shorter period stipulated by legislation due to the involvement of external investigators, law enforcement agencies or otherwise, such staff shall be placed on zero pay for the period in excess of 3 months or the shorter period stipulated by legislation. Withheld salaries shall, however, be refunded if the case is determined in favour of the staff.

13.6.5 Employees whose contract of employment is determined by resignation or termination shall be entitled to receive terminal benefits, as provided in the Group's personnel policy.

13.6.6 Staff dismissed from the Group's employment shall forfeit all accrued benefits, in line with the Group's personnel policy.

## **14 Impact of Sanctions on Staff Performance Appraisal**

14.1 Sanctions shall have the following negative appraisal scoring (i.e. deduction from the staff's gross appraisal score) within the appraisal cycle:

<b>Sanction</b>	<b>Appraisal Deduction</b>
Letter of Displeasure	1 mark each
Caution Letter	2 marks each
First Warning Letter	3 marks each
Final warning	4 marks each
Suspension	5 marks each

## **15 Offence Category**

### **15.1 Dismissal**

15.1.1 Conversion, misapplication, or misappropriation of the assets of the Group or customers.

15.1.2 Irregular withdrawal, conversion, or transfer from active or dormant account; posting without source documents.

15.1.3 Unauthorized alteration of instruments and vouchers; Suppression of vouchers, cash, cheques, and deposits

15.1.4 Conviction for criminal offence by a law court.

15.1.5 Alteration / falsification and manipulation of the bank's data (electronically or otherwise); falsification / alteration of documents (internal and external)

15.1.6 Abuse of cash advance (submission of fake receipts / inflated claims etc.)

15.1.7 Unauthorized lending resulting in a financial loss.



15.1.8 Password hacking.

15.1.9 Demanding, extorting, coercing or receiving gratification/money from customers for performing one's duty.

15.1.10 Engaging in parallel banking activities, acceptance of brokerages and commission, facilitation of illegal/unauthorized FX trading, money laundering and other transactions in violation of statutory/regulatory provisions.

## **15.2 Summary Dismissal**

15.2.1 Without recourse to a DC, a staff shall be summarily dismissed for the following infractions:

- i. Unauthorized absence from duty as provided for in the staff handbook
- ii. Manipulation of Finnone
- iii. Confessional statements in cases of gross misconduct

## **15.3 Termination**

15.3.1 Concealment of an act of gross misconduct by another staff.

15.3.2 Divulging confidential information; breach of the oath of secrecy.

15.3.3 Conflict of interest, diverting the bank's business to oneself or competitors.

- 15.3.4 Issuance of dud cheques
- 15.3.5 Wilful destruction of the Group's property
- 15.3.6 Abuse of office, approval powers, etc
- 15.3.7 Password Compromise
- 15.3.8 Unauthorized expenditure
- 15.3.9 Involvement in any type of conduct which in the opinion of the bank is capable of negatively affecting the corporate image of the bank, whether or not performed in the course of employment with the bank.
- 15.3.10 Failure to resign within the advised period.
- 15.3.11 Insider-dealing (credits, contracts, supplies, etc) directly or indirectly.
- 15.3.12 Running for elective office, or accepting appointments/ nominations, without approval.
- 15.3.13 Fighting, physical attack on another person (either customer or staff) within the bank premises.
- 15.3.14 Unsatisfactory performance during the probationary period
- 15.3.15 Failure to provide documents required for confirmation

## **15.4 Advice To Resign**

- 15.4.1 Involvement in any form of financial impropriety, whether or not in the course of employment with the bank, which in the opinion of the bank calls to question the integrity and trust worthiness of the staff concerned.
- 15.4.2 Consistent unsatisfactory performance for two (2) consecutive appraisal cycles.
- 15.4.3 Any act of drunkenness, consumption of hard drugs / banned substances.
- 15.4.4 Any act of lying / falsehood or deliberate mis-information to Management (e.g. in the recruitment process, KYC/Account Opening process, Reports, Response to memos, queries, audit/control issues, self assessment questionnaires, etc.)
- 15.4.5 False/Concealment of information in the course of interview, interrogation, investigation, self-assessment questionnaire conducted by officers of the bank.
- 15.4.6 Sexual harassment of colleagues.
- 15.4.7 Established cases of doubtful integrity, including failure to declare a cash shortage.
- 15.4.8 Deliberate and wilful misrepresentation of facts to external parties that result in embarrassment to the bank.
- 15.4.9 Unauthorized financial commitment of the bank with external parties or customers e.g. issuance of Advance Payment Guarantee, In Principle Credit

Offer Letter without appropriate approval as required by the bank's policy

15.4.10 Unauthorized lending (with or without financial loss)

15.4.11 Unauthorized expenditure

## 16 Sanction Grid

S/N	Misconduct	*Frequency of Occurrence Of Misconduct/Applicable Sanction		
		1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>
1	Negligence/Failure to perform assigned task/responsibility for which the risk of loss to the Bank has not crystallized.	4	5	7
2	Negligence/Failure to perform assigned task/responsibility for which the risk of loss to the Bank has crystallized.	1b+4	1b+5	1b+7
3	Self-declared teller and other operational losses less than or equal to N10,000.00**	3	4	7
4	3 letters of first warning for different misconducts within appraisal periods covering 12 continuous months.	6	7	8
5	Failure to pay financial penalty for late coming	3	4	7
6	3 suspension letters for different misconducts within appraisal periods covering 12 continuous months.	8		
7	General misdemeanours***	4***	6	8
8	Service Delivery failures****	7	8	9
9	3 letters of displeasure for different	5	7	8

S/N	Misconduct	*Frequency of Occurrence Of Misconduct/Applicable Sanction		
		1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>
	misconducts within appraisal periods covering 12 continuous months.			
10	3 caution letters for different misconducts within appraisal periods covering 12 continuous months.	5	7	8
11	Audit rating below Seventy per cent (70%) for BM, BOM, Cluster Monitoring Officer including other staff and functions.	3	6	8
12	Dis-obedience / insubordination; habitual late-coming ; breach of dress code, Security Sweep exception	3	6	8
13	Self-declared teller operational losses greater than N10,000.00.	5	7	8
14	Undeclared teller operational losses (shortage only) equal to or greater than N10,000.00	7+1b	8+1b	
15	Violation of the KYC policy of the bank without personal financial benefit	6	8	
16	Violation of the KYC policy of the bank with personal financial benefit	9		
17	Failure to render Audit Compliance Certificate within stipulated deadline	3	4	5
18	Failure to respond to Audit Query including Audit information within specified period	3	4	5
19	Unsatisfactory KYC Compliance Standard with 7 days timeline to raise the rating to 70%	4	6	7
20	Failure to drive KYC compliance in the BO if the rating drops below 50%.	7	8	

- 16.1 The Frequency of occurrence shall apply to similar offences within a 6 Month Appraisal Cycle except for Audit Rating that will run its normal course according to the audit visit/function of the defaulting officer irrespective of location. This means that a re-count of the frequency will commence from a new semi annual appraisal cycle.
- 16.2 \*\* Sanction for Self-declared teller and other operational losses less than or equal to N10,000.00 may include refund of lost sum by the affected officer(s).
- 16.3 \*\*\*General misdemeanour: Cases not involving doubtful integrity, fraud, misappropriation or misapplication of fund.
- 16.4 \*\*\*\* Service delivery failure: Established failure to give courteous service, with-holding customer's documents without reasonable cause (e.g cheque books, statements of account, deposit certificates); deliberate / unreasonable delay in attending to internal and external customers.
- 16.5 Refund as a sanction shall only be applicable when there is a direct loss to the Bank.
- 16.6 \*\*\*\*\*The sanction applied here shall depend on the circumstance and amount involved and may include refund of lost sum by the affected officer(s).

## 17 Offence Category

### Late Coming

Grade Level Of Staff	Financial Penalty Payable At Each Occurrence Of The Misconducts
ST to ET	N1,000.00
ABO - AM	N2,000.00
DM to SM	N4,000.00
AGM and above	N10,000.00

The equivalent rates in other countries shall apply. These amounts shall be reviewed by ED, Resources.

### **17.1 Late Coming:**

Staff accounts shall not be debited to recover this penalty for late coming to all official meetings in the Bank and late resumption in our offices. Rather, each culpable staff shall be required to either pay cash or issue his/her personal cheque for the purpose. Failure by any staff of the Bank to comply with this requirement shall be viewed as a case of general misdemeanour (specifically insubordination) and treated as such.

- 17.2 While the penalty fees collected at the Business, Area and Head Office levels shall be used for such purposes as may be determined at the discretion of members of these offices, it is advised that such funds be used towards activities aimed at fostering greater staff bonding (such as buying of birthday cakes and gift items for staff of the various offices).

### **17.3 Definition of Key Terms**

#### **17.3.1 Minor Misconduct**

The following shall constitute minor misconduct. It is stressed however that this list is not exhaustive and that on all occasions a full and proper investigation must take place prior to the issue of a warning.

- i. Failure to work in accordance with prescribed procedures.
- ii. Incompetence.

#### **17.3.2 Gross Misconduct**

The following shall constitute Gross Misconduct. It is stressed however that this list is not exhaustive and that on all occasions a full and proper investigation shall

take place prior to the issuing of a Final Warning, Demotion or Dismissal.

- i. Theft, including unauthorised possession of Company property.
- ii. Absence from work, including going absent during work, without valid reason, notification or authorisation.
- iii. Breaches of confidentiality, prejudicial to the interest of the Company,
- iv. Sexual or racial harassment
- v. Smoking within unauthorised areas.
- vi. Being unfit for duty because of the misuse/consumption of drugs or alcohol.
- vii. Physical assault, breach of the peace or verbal abuse.
- viii. False declaration of qualifications or professional registration.
- ix. Failure to observe Company rules, regulations or procedures.
- x. Wilful damage of property at work.
- xi. Incompetence or failure to apply sound professional judgement.
- xii. Wilful and blatant circumvention of laid down policies and procedures.
- xiii. Poor customer service.
- xiv. Acts or behaviours that contravene UBA CORE values.
- xv. Fraud and fraud-related offences.
- xvi. Repeated acts or occurrences of minor misconduct.

### 17.3.3 Counselling

Counselling shall be used as a positive reinforcement to improve an employee's behaviour.



In terms of counselling, the employee must be given clear guidelines as to:

- i. What is expected in terms of improving shortcomings in conduct or performance in the form of clear deliverables to remediate the situation.
- ii. The timelines for improvement
- iii. When this will be reviewed
- iv. The employee must also be told, where appropriate, that failure to improve may result in formal disciplinary action.

## **18 Hierarchy & Organization of the Disciplinary Process**

- Board of Directors
- Nominations & Governance Committee
- Executive Management Committee
- Group Management DC
- Corporate Office DC
- Regional Bank DC

### **18.1 Justification**

18.1.1 Regional Bank as first level DC hierarchy ensures availability of fairly senior employees to adjudicate cases dispassionately and maturely.

18.1.2 Next level DC to adjudicate cases involving members of immediate lower DC helps to avoid collegiality among DC members; thus ensuring fair play.

18.1.3 Effectively guarantees equity, justice and fairness

- 18.1.4 Appeals and disciplinary cases of AGM's & above shall be decided at EMC. The decisions of EMC shall be ratified by NGC.
- 18.1.5 Appeal process is consistent with our overall objective and guiding philosophy
- 18.1.6 Powers of sanction and discipline is concentrated on the DC rather than on individuals
- 18.1.7 NGC shall decide on cases of dissent by the Group Audit Directorate to assure independence
- 18.1.8 The Board Committee shall decide on appeal cases ratified by the NGC.

## 19 Regional Bank Disciplinary Committee

Coverage	Membership	Quorum
<ul style="list-style-type: none"> <li>i. Disciplinary issues of Regional Bank staff,</li> <li>ii. Disciplinary issues of Head Office staff who work within the region</li> <li>iii. Appeals by staff against sanction of a line supervisor within the region</li> </ul>	<ul style="list-style-type: none"> <li>i. Regional Bank Head (Chairman). Where the Chairman is absent, he/she shall nominate an RBH (or RD) to represent him/her. Such nomination shall be made not later than 48 hours before the DC and must be approved by the ED, Resources</li> <li>ii. Regional Internal Controller (RIC)</li> <li>iii. An Area Operations Manager</li> <li>iv. BM of the officer facing the DC/ BM within the regional bank</li> <li>v. RD of the officer facing the DC/RD within the regional bank</li> <li>vi. Union Representative</li> <li>vii. Most Senior HRBP within the Region</li> </ul> <p><b>In attendance</b></p> <p>An HR BP staff to serve as Secretary</p>	<p>Five (5) members shall constitute a Quorum, At all sittings it shall be mandatory for Chairman or nominee, HCM and RIC to be in attendance</p>

19.1 Cases involving permanent members of DC shall be treated at the at next level DC or as may be recommended and deemed appropriate by Chief Inspector/H-GIA taking into consideration the need for sufficient independence of the DC members to guaranty objectivity of their decision.

### 19.2 Ratification Of RBDC Reports

DC reports (without dissention) shall be sent directly to HCM for implementation after sign off by all members of the DC.

**19.3 Frequency of Meetings**

Every Friday at 4pm.

**19.4 Justification**

- i. Prompt dispensation of disciplinary cases
- ii. Cost minimization
- iii. Proximity and ease of access to justice
- iv. Efficiency and effectiveness in dispensation of justice – people with total information and knowledge deal with cases from their area.

## 20 Corporate Office Disciplinary Committee

Coverage	Membership	Quorum
<ul style="list-style-type: none"> <li>i. Disciplinary issues of staff below AGM</li> <li>ii. Disciplinary issues of Head Office Staff</li> <li>iii. Staff of subsidiaries (Nigeria)</li> <li>iv. Appeals from H/Office staff against the sanction of a supervisor</li> <li>v. Cases where staff in more than two regions are affected</li> </ul>	<ul style="list-style-type: none"> <li>i. Group Human Resources Director (Chairman). Where the Chairman is absent, he/she shall nominate a representative to represent him/her. Such nomination shall be made not later than 48 hours before the DC and must be approved by the ED, Resources</li> <li>ii. Director, Operations</li> <li>iii. Head, Industrial Relations &amp; Work Ethics</li> <li>iv. Representative – Legal Office not below DM grade</li> <li>v. Head of Investigations</li> <li>vi. Representative from Head Office Operations not below SM grade</li> <li>vii. DH(s) or RD(s) of the staff facing the DC</li> <li>viii. Union Representative</li> </ul> <p><b>In attendance</b> TL, Industrial Rel. &amp; Work Ethics to serve as Secretary</p>	<ul style="list-style-type: none"> <li>i. Five (5) members shall constitute a Quorum,</li> <li>ii. At all sittings it shall be mandatory for Chairman or nominee, Head Ind. Rel. &amp; Work Ethics, Head of Investigations and Representative – Legal not below SM grade to be in attendance</li> </ul>

### 20.1 Frequency Of Meetings

Every Friday at 4pm

### 20.2 Justification

Prompt dispensation of disciplinary cases

## 21 Group Management DC

Coverage	Membership	Quorum
i. Appeals from Corporate Office DC ii. Appeals arising from decisions of other DCs, as may be directed by Management.	i. ED, Finance (Chairman). Where the Chairman is absent, he/she shall nominate an ED to represent him/her. Such nomination shall be made not later than 48 hours before the DC and must be approved by the GMD/CEO ii. DMD – South Bank & North Bank iii. GCOO iv. GCRO v. SBG/SSG Heads vi. ED, Resources vii. Chief Inspector viii. Legal Adviser  <b>In Attendance</b> <ul style="list-style-type: none"> <li>Head of Investigations From GIA as presenter</li> <li>Head, Industrial Relations &amp; Work Ethics to serve as Secretary</li> </ul>	Five (5) members shall constitute  At all sittings it shall be mandatory for Chairman or nominee, Group Director Audit & Control, ED, Resources and the Legal Adviser to be in attendance

### 21.1 Frequency Of Meeting

Every Friday at 4pm

### 21.2 Dissentions

Where there is dissension by the Chief Inspector, the matter shall be referred to the Nominations & Governance Committee for determination.

### 21.3 Justification

- i. The GMDC is composed of senior management staff who are sufficiently experienced and knowledgeable
- ii. Ensures prompt dispensation of disciplinary matters

## 22 Executive Management Committee

Coverage	Membership	Quorum
Disciplinary cases involving AGM & Above  Appeals from AGM & Above  Appeals arising from decisions of other DCs, as may be directed by Management.		Five (5) members shall constitute a Quorum,

## 23 Nominations & Governance Committee

Coverage	Membership	Quorum
Appeals arising from EMC  Cases involving members of GMDC		Five (5) members shall constitute a Quorum,

**24 Country Subsidiary DC (Bank & Non-Bank) – DM & Below**

<b>Coverage</b>	<b>Membership</b>	<b>Quorum</b>
<p>i. Cases of all Country Subsidiary staff below Manager (or equivalent grade as defined by HCM)</p> <p>ii. Staff of non-bank subsidiary below Manager (or equivalent grade as defined by HCM)</p>	<p>i. Country DMD/ED or COO where no DMD/ED (Chairman)</p> <p>ii. Country CFO</p> <p>iii. Country CRO</p> <p>iv. Country Head, Legal</p> <p>v. Country Head, Audit &amp; Control</p> <p>vi. Country Head, Wholesale/Retail/Treasury depending on the work group of the affected staff</p> <p>vii. Country Head, HCM</p> <p><b>In attendance</b> An HCM staff to serve as Secretary</p>	<p>Five (5) members shall constitute a Quorum</p> <p>At all sittings it shall be mandatory for the Chairman or nominee Head, Legal, Head Audit &amp; Control and Head HCM to be in attendance</p>



**25 Country Subsidiary DC (Bank & Non-Bank) – Manager & Above**

<b>Coverage</b>	<b>Membership</b>	<b>Quorum</b>
<ul style="list-style-type: none"> <li>i. Appeal cases from lower country DC</li> <li>ii. Cases of all Country Subsidiary staff of Manager &amp; above (or equivalent grade as defined by HCM)</li> <li>iii. Staff of non-bank subsidiary of Manager &amp; above (or equivalent grade as defined by HCM)</li> </ul>	<ul style="list-style-type: none"> <li>i. Country MD/CEO (Chairman)</li> <li>ii. Country DMD/ED or COO where no DMD/ED</li> <li>iii. Country CFO</li> <li>iv. Country CRO</li> <li>v. Country Head, Legal</li> <li>vi. Country Head, Audit &amp; Control</li> <li>vii. Country Head, Wholesale/Retail/Treasury depending on the work group of the affected staff</li> <li>viii. Country Head, HCM</li> </ul> <p><b>In attendance</b> An HCM staff to serve as Secretary</p>	<ul style="list-style-type: none"> <li>i. Five (5) members shall constitute a Quorum</li> <li>ii. At all sittings it shall be mandatory for the Chairman or nominee</li> <li>iii. Head, Legal, Head Audit &amp; Control and Head HCM to be in attendance</li> </ul>

**Table of DC Committee Membership**

DC COMMITTEE	MEMBERSHIP							
Regional Bank DC	RBH (Chairman)	RD	RIC	AOM	BM	Union	HRBP	
Corporate Office DC	GHRD (Chairman)	Director, Operations	Head, Ind. Rel & Work Ethics	Legal Office not below DM grade	Head of Investigations	Rep. Head Office Operations not below SM grade	DH(s) or RD(s) of the staff facing the DC	Union Rep
Group Management DC	ED, Finance (Chairman)	DMD – South Bank & North Bank	GCOO	GCRO	SBG/SSG Heads	ED, Resources	Chief Inspector	Legal Adviser
Country subsidiary DC (Bank & Non Bank) DM<	Country DMD/ED or COO where no DMD/ED (Chairman)	Country CFO	Country CRO	Country Head, Legal	Country Head, Audit & Control	Country Head, Wholesale / Retail / Treasury depending on the work group of the affected staff	Country Head, HCM	

Country subsidiary DC (Bank & Non Bank) Mgr >	Country MD/CEO	Country DMD/ED or COO	Country CFO	Country CRO	Country Head, Legal	Country Head, Audit & Control	Country Head, Wholesale / Retail / Treasury depending on the work group of the affected staff	Country Head, HCM
Executive Management Committee								
Nominations & Governance Committee								

## **26 Timeline for the Rendition of DC Reports and Approval / Implementation of the Recommendations**

- 26.1 Upon the receipt of the investigation report, the disciplinary committee shall within a period not exceeding one week sit on any case warranting immediate suspension. Request for further extension shall be only on sufficient justification, but shall not be for a period exceeding one (1) week. The extension shall be approved by the ED, Resources.
- 26.2 DC members shall ensure that DC reports are promptly prepared, signed off by all DC members and rendered to HCM for implementation action. The following specific timelines shall apply to the rendition of DC report and implementation of the recommendations:
- 26.3 Rendition of DC Report to HCM – 72 Hours (3 Working days) from the date of DC sitting.
- 26.4 Implementation of Approved DC recommendations – 72 Hours (3 Working Days) from the date of receipt of DC report.
- 26.5 Non compliance with these deadlines constitutes an offence which shall be treated as a case of negligence/failure to perform assigned task against the affected officer and meted with appropriate sanction.

## **27 Non Core Staff**

Non core staff shall also be subjected to the Group disciplinary process and sanction grid as may be deemed appropriate by the Group.

## **28 Staff Disengagement**

All Termination & Dismissal cases shall be approved in line with the disengagement process as contained in the Staff Handbook.