
PROVIDUS BANK

Staff
Handbook



Version 1

Created by: Human Resources

**This document sets
out ProvidusBank's
handbook for staff.**

It is the property of the bank, and shall under no circumstances be copied, sold or reproduced for private or commercial use or given to a third party without the express permission of the CEO, or a designated proxy.

MD/CEO

December 2015

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Welcome to ProvidusBank

Thank you for joining ProvidusBank.

We hope you agree that you have a great contribution to make to the banking industry through being an employee of ProvidusBank and that you will find your employment at the bank a rewarding experience.

We look forward to the opportunity of working together to create a more successful bank.

You have joined an organization that is determined to establish an outstanding reputation for providing quality and exceptional solutions to those who use its services.

We hope you, too, will find satisfaction and take pride in your work here. As a member of the bank's team, you will be expected to contribute your talents and energies to further improve the fortunes of the bank.

This handbook has been designed to provide you with an overview of the bank's employment policies and procedures, and your benefits as an employee. This is your guide to information about your job at ProvidusBank. Please read it carefully and keep it for future reference.

The bank retains the sole discretion to add to, modify, or rescind any policies, practices or benefits described in the staff handbook at any time. The most current versions of these documents will be posted on the ProvidusBank intranet in the Human Capital section. Whenever you have questions, you are encouraged to discuss them with your manager, supervisor or designated bank representative.



**This handbook
is not an
employment
contract or
an assurance
of continued
employment.**

**The bank may change without notice
any statement in this handbook
concerning rules, policies, procedures,
benefits or other matters.**

Accordingly, staff employees should check the most current information if there is any doubt about the application of a policy. The current edition of this handbook is found online (intranet).

This staff manual will provide answers to most of the questions you may have about the bank's policies and procedures. You are responsible for reading and understanding this staff manual. If anything is unclear, please discuss the matter with your manager, supervisor or designated bank representative.

I extend to you my personal best wishes for your success and happiness at ProvidusBank.

Sincerely,
ProvidusBank

Walter Akpani
MD/CEO

Notice

This staff manual has been prepared to inform you of the bank's philosophy, employment practices and policies, as well as the benefits provided to you as a valued employee.

The purpose of the handbook is to:

- Set out and clarify the terms and conditions of employment
- Set out and clarify the rules and regulations which you must abide by
- Summarise the benefits you may be entitled to
- Set out some of the main issues which may be of interest to you during your employment

So that you may know what is expected of you and what you can expect from your colleagues and the bank.



Important

Things you must understand

- The policies in this staff manual are to be considered as guidelines
- The bank, at its direction, may change, delete, suspend or discontinue any part or parts of the policies in this staff manual at any time without prior notice as business, employment legislation and economic conditions dictate
- Any such action shall apply to existing as well as to future employees
- No statement or promise by a supervisor, manager, or department head, past or present, may be interpreted as a change in policy nor will it constitute an agreement with an employee

01

Introduction to the handbook

The board and management

Of the bank believe in the employment of quality, efficient and dedicated staff,

Working with a team and entrepreneurial spirit in the pursuit of the bank's corporate goals and objectives. In return, the staff will enjoy a competitive compensation package, professionally managed career development and training.

The bank's incentive package is tied to a balanced performance management system which takes into consideration key indicators of strategic health.

This handbook specifies the bank's Human Capital Management policies and should be referred to by both management and staff on issues concerning employees' conditions of service. Like any other document on policies, this would be reviewed as often as necessary. Management has the right to unilaterally review privileges stated in this handbook based on performance and exigencies of business.

Board of directors



Walter Akpani
Managing director/CEO



Kingsley Algbokhaevbo
Executive director



Alhaji Hussaini Dikko
Chairman



Chuka Esekwa
Director



Maurice Onokwai
Director



Funmi Agusto
Director



Bernadine Okeke
Director

Management team



Group head: Gideon Jarikre
International operations



Group head: Olufunke Jones
Business banking



Group head: Rita Amene
Private & personal banking



Group head: Deoye Ojuroye
Chief financial officer



Group head: Chukwuma Nwachukwu
Treasury



OluGbile Erinwusi
Chief risk officer

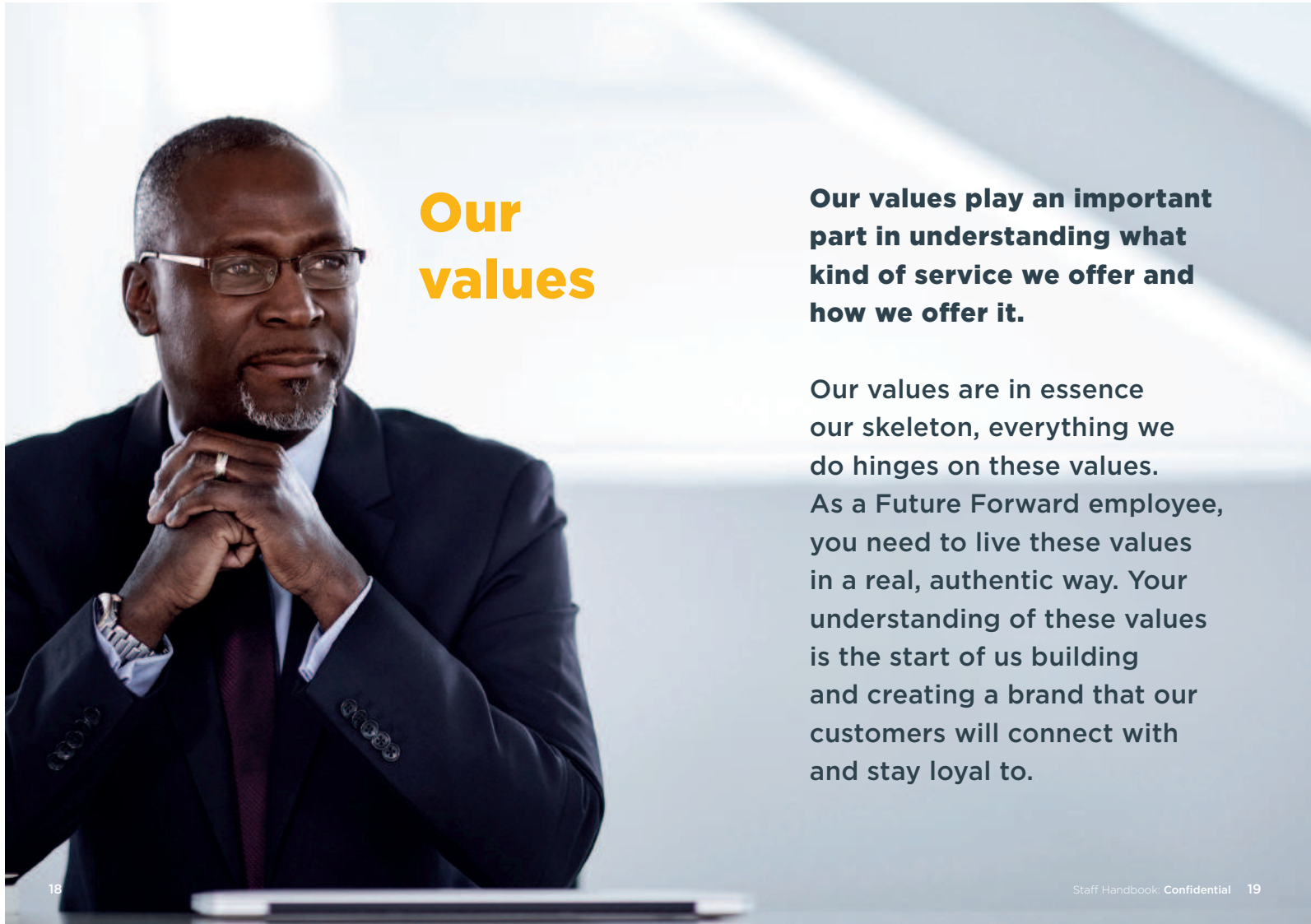
Welcome to Future Forward banking

As a member of ProvidusBank we are delighted that you will be joining us in offering the people of Nigeria a completely new, innovative service.

At ProvidusBank we believe that together we are here to offer a more efficient, technologically advanced way to bank. We invite you to come up with new ways to optimise our products and find new, fresh, smarter solutions that will further our purpose.

Our purpose

**To enrich lives,
empower people and fuel
business success through
world-class, innovative
technology that delivers
a quality product experience
to all customers at every
touchpoint.**



Our values

Our values play an important part in understanding what kind of service we offer and how we offer it.

Our values are in essence our skeleton, everything we do hinges on these values. As a Future Forward employee, you need to live these values in a real, authentic way. Your understanding of these values is the start of us building and creating a brand that our customers will connect with and stay loyal to.

Our people

Our customer is at the heart of everything we do. This is our first, most important asset.

This is our first, most important asset. From the way we design our products and the technological advancements that we make, to the way we communicate with everyone who banks with us – from the smallest savings account to the global businessman. We try harder in every sphere of our business so that we can remain the leaders in customer value, providing the best, most complete service more swiftly, meaningfully and efficiently than any other bank. The extra mile is part of our everyday offering, it's what our customers have come to expect and what sets us apart.

01

Smart

You, our people, are savvy, skilled professionals with the expertise and experience to answer every client need. We believe in employing the very best to ensure we can provide efficient and reliable financial performance management and operational support to all of our customers – from investors and business bankers to savings and home loan account holders. You, our people, set us apart through your passion.

02

Partnerships

Because people are at the heart of what we do, we believe that every single relationship is important. It's the reason we offer service that is honest, warm, approachable and sincere across every level of our business. By truly understanding our customers' needs we are able to nurture trust and mutual respect.

A Future Forward handbook

The purpose of this handbook is to ensure you understand the vision and values of ProvidusBank.

It is also in place to communicate what is expected from you and has been created for training and induction purposes for ProvidusBank brand champions – members of the bank who best live out our brand's purpose and values.



Brand engagement

Brand engagement is part of a holistic branding approach.

The first phase of understanding our brand (ProvidusBank) is about setting context. We will also take you through our brand strategy, this defines the future of our brand – it's where we are heading. ProvidusBank as a brand is brought to life in the design of our various brand elements. From our identity (our logo and our look), environment (our branches), packaging and products to interactive presence (our service online, via telephone and in person).

The experiences customers have with you, our people, will either enhance or diminish our customers' perception of our bank.

As mentioned, this is critical for building brand equity (an invaluable asset). You, as employees, will deliver the best results when you understand the bigger picture – what our vision is, how ProvidusBank aims to attain this and what your specific, important role is, in delivering this vision.

What we hope to achieve through brand engagement:

- Ensure everyone throughout our organisation is aligned. We all want to know why we are here and what we stand for.
- We want to educate you on how to deliver a Future Forward banking experience to all our customers.
- We want to share and bring to life our corporate values so you can live the ProvidusBank brand.
- Create a sense of shared ownership and corporate responsibility. This is our ProvidusBank, we exist for everyone.

Manifesto

Our manifesto captures the heart of our organisation.

It emotively brings to life our everyday beliefs. Understanding our manifesto will give you an idea of the kind of company you work for. It is a mantra and a philosophy that steers our strategic direction.

Here we believe that what we do today, will set the course for where we are going.

Which is why our products and services innovate, pioneer and deliver. Here we streamline, simplify and create new, smart and technologically advanced ways to work, grow and create wealth. Fuelling business, empowering people and enriching lives. At ProvidusBank we use our heads to find better ways and our hearts to build lasting partnerships. Walking the road with the loyal people who trust us with their dreams, hopes, business and security. Because we are the bank that understands the journey, meets you today and leads you safely beyond tomorrow. This is ProvidusBank.

Future Forward Banking

Vision & mission

Vision

To build an enduring and sustainable customer-focused financial institution.

Mission

To provide our customers with unique experience, be their preferred financial partner and nurture the attainment of their objectives.



Core values

01

Teamwork

Working collaboratively with colleagues in order to achieve a set of predetermined goals. A partnership, a combined effort, a synergy of minds and actions.

02

Integrity

The quality of being honest and having strong moral principles. A soundness of character. Sincere, virtuous and honourable. Incorruptible and straightforward.

03

Tenacity

To have courage and determination, perseverance and persistence. The mental and moral strength to resist opposition and hardship. Implies a firmness of mind and will in the face of extreme difficulty.

04

Excellence

The quality of being outstanding or extremely good. Excellence is a quality that people really appreciate, because it's so hard to find. Excellence is the quality of excelling, of being truly the best at something.

05

Entrepreneurial spirit

An attitude and approach to thinking that actively seeks out change, rather than waiting to adapt to change. It's a mindset that embraces critical questioning, innovation, service and continuous improvement.

Our logo

Our logo is built on four guiding principles that stem from our values as a bank.

These principles build up the points/levels of our hexagon. Strong, unique and simple, it signifies our Future Forward momentum. As a bank our end goal is to add value to our customers, to enrich lives, empower individuals and fuel business – our logo conveys this in a unique identity that sets us apart and allows us to be instantly recognisable to our customers.

**These
principles
build up
the points
(levels)
of our
hexagon.**



Trust



Prosperity



Innovation



Transparency

The meaning behind our logo

Trust

From our people to the quality and delivery of our product, we are a strong, dependable bank, built on ethics, principles and professionalism. Our employees are smart, skilled, experienced individuals who deliver with professionalism and heart. We value relationships and are true partners to our customers across every level of banking.

Prosperity

Everything we do is with the end goal of creating a better, more simplified and streamlined banking experience. We offer smart money management, reporting and innovation to create wealth and build lasting prosperity.

Innovation

Our products are technologically advanced to provide a simple, streamlined solution. They answer the needs of our consumers today, steering them safely into the future. We offer value and service better than any of our competitors – our service level matches our advanced product offering. We are constantly looking for ways to improve and evolve our offering, moving us Future Forward.

Transparency

We are an ethical institution. We stand on what we believe and never hide behind jargon, T&C's or red tape. As a bank we believe in transparency and integrity, offering products and services that deliver. We are true partners, and as such we believe in offering individuals and businesses the best banking solution across every sphere of their lives.

02

General principles (Personnel policy)

A. Staff code of conduct

All employees are required to abide by the code of conduct of the bank.

Accordingly, a breach of the code will result in any of the following disciplinary measures – Caution, Warning, Suspension, Termination and Summary Dismissal. The bank therefore expects that the actions of all its employees shall reflect the ethical standards required of them at all times with a view to enhancing the good image of the bank.

B. Abiding by the law

All employees shall at all times comply with or observe all applicable laws and regulations, wherever they operate.

Members of staff shall not take any action which they know, or reasonably should know, which violates any applicable law or regulation of the Federal Republic of Nigeria.

C. Misappropriation

Employees shall not convert to their own use and for their own benefit, any funds or property which belong to the bank or to any of the bank's clients/customers or knowingly assist another person (whether employee or not) in such misappropriation.

D. Integrity of records

All employees are required, not only to avoid participating in fraudulent acts or misusing the bank's accounts, but to report to the bank's higher authority any case of which they become aware. No false or artificial entries shall be made in any books or records of the bank, and under no circumstances must any member of staff be a party to any arrangement that results in such entries. All entries must be accurate and consistent. The bank will not condone any act of fraud or indiscipline in its staff.

E. Debt (lending of money)

Borrowing (not statutory borrowing) or lending of money by employees of the bank without management's approval is prohibited.

An employee of the bank would make himself/herself liable to penalization if he/she:

- Is in debt without any justifiable cause
- Overdraws his/her bank account
- Issues dud cheques
- Is guilty of proven cases of financial embarrassment

F. Employee conduct

All employees of the bank are expected to demonstrate a minimum standard of behaviour as outlined to follow.

Attendance and punctuality

Business hours

The bank attaches importance to punctuality to work, meetings and any other business function.

Similarly, it promotes efficiency at work by ensuring that targets are met within agreed time lines. Therefore, idleness is not allowed during business hours.

8:00 am

The resumption time for business is 8:00 am and closing time for business is 5 pm Mondays to Fridays.

5:00 pm

However, exigencies of business may demand that staff resume earlier than or work beyond the aforementioned business hours. At such times, it is advisable for employees to comply to ensure the necessary deliverables and timelines are met.

12:00 - 15:00

Staff shall be entitled to an hour's break, taken between the hours of 12:00 and 15:00.

09:00 - 14:00

Branches that carry out Saturday/ weekend banking open at 9.00 and close at 14:00.

Members of staff assigned for such duties are advised to ensure that the usual decorum of a typical workday is maintained.

Personal punctuality and attendance

Every staff member is expected to report for work punctually on every working day except when there is a formal approval to be absent (authorized absence).

Unforeseen absence due to ill health or other unavoidable circumstances should immediately be brought to the knowledge of a supervisor, who will make the necessary manpower arrangements to cover the staff member's duties. In the case of illness, the staff member shall send an "excuse from duty" report obtained from a certified medical doctor to his/her supervisor, who will inform the Human Capital Management department.

Frequent ill health, habitual excuses for absence, as well as late coming, conflict with the bank's expectation of staff and could adversely affect an employee's appraisal. Incessant excuses of this nature may lead to termination of appointment in accordance with laid down procedures.

G. Personal conduct

Every employee must demonstrate a standard of personal conduct at the minimum level stated below:

All employees shall at all times maintain integrity and objectivity and the highest professional standards during business transactions. Critical aspects of these include:

- Non-deliberate misrepresentation of facts
- Non-acceptance of gratification from customers. Acceptance of gifts should be within defined management guidelines, which shall include declaration of such gifts
- Maintenance of absolute confidentiality of all banking transactions and customer relationships
- Staff shall maintain a standard of good judgment and moderation in their personal behaviour and relationships with colleagues at all times
- No staff shall be allowed to eat at their desk. However, finger foods that do not smell such as biscuits may be eaten at the desk
- All employees are expected to sign an oath of confidentiality, violation of the confidentiality clause will not be tolerated

H. Identity card

Every employee is issued with an identity card on employment. The identity cards should always be worn while on duty.

24 hours

Loss of the identity card should be reported to the HCM within 24 hours of the loss.

Note

When an employee leaves the bank's service, the identity card shall be returned to the HCM department.

I. Confidentiality agreement

All staff are required:

Immediately upon assuming duty, to sign an agreement undertaking to conduct himself/herself professionally and protect proprietary information acquired in the service of the bank.

Broadly defined:

Confidentiality of proprietary information is any information about ProvidusBank's business strategies, systems or customers and passwords which, if disclosed to the public, could result in harm to the bank's market position/reputation.

Any breach thereof:

Shall constitute gross misconduct, which will attract appropriate sanctions in accordance with the bank's disciplinary policy.

J. Dress code

All staff shall be appropriately dressed at all times in clean, smart, neat, decent and acceptable full business attire that projects an image of professionalism.

Full business wear shall be the preferred attire from Mondays to Thursdays; business casual is for Fridays only.

- Uniforms/colour would be provided for service teams
- The features of acceptable business wear are documented on the following pages

Male staff



Male staff suits:

Suits should be plain or pinstriped. Colours acceptable are: black, charcoal/dark grey, brown, dark or navy blue and light grey. Non-acceptable colours are: light blue and other bright colours.

Male staff shirts:

Mondays to Thursdays, acceptable shirts must be long-sleeved with single or double cuffs, well ironed and must be plain or mildly striped. Bold checks and bold stripes are not acceptable. White shirts are mostly preferred; however light blue or cream coloured shirts can be worn.

Business casual for men

On Fridays and any other day as may be so designated by the bank, business casual attire is represented by a formal shirt, chino trousers with a jacket or blazer shall be acceptable.

Traditional attire in all forms are forbidden on any business day by the bank except during customer service days and for staff in the northern part of the country.

For traditional attires, the following must apply:

- No bright colours
- No sleeveless outfit
- No flamboyant headgear/caps
- Sandals are acceptable with traditional outfits



Shoes: Only black or dark brown leather, suede or patent shoes are acceptable. They must be neat, well-polished and presentable. Woven/crocodile leather/snake skin/driving loafers (drivers) are not acceptable. Casual sandals are not allowed on any business day



Belts: Must be black or dark brown, neat and presentable with a reasonable buckle (buckle size must be simple and formal with no design). Black shoes must be matched with a black belt while brown shoes must be matched with a dark brown belt. Other coloured belts are not allowed



Hair: Hair should always be neatly cut and well groomed. Hair colours, tints, dreadlocks, permed, woven, jerry curled hair are not allowed. Beards and moustaches should be kept low, neat and tidy



Ties: Must be good quality. The ties must be worn to enhance and brighten up the total dressing

Bow ties are not allowed except for cocktails and other social gatherings



Jewellery: No earrings or any other type of facial piercing are permitted within the bank. Only wedding bands or signet rings are allowed



Accessories: Such as cufflinks and tie clips could be worn to enhance the total look



Socks: Should be clean and complement the overall outfit. Black or coloured socks are allowed



Others: Staff are encouraged to wear appropriate/ mild perfume at all times during official hours. Employees are also encouraged to take some refreshing mints to prevent mouth odours

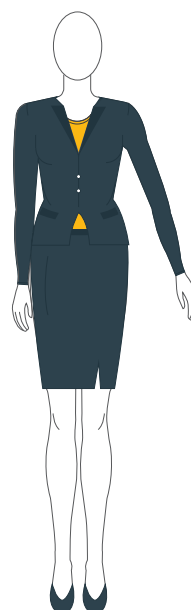
Business casual guidelines for males

The rule of thumb is to dress as you would on a weekday without a tie, but wearing a suit or blazer.

- Jackets worn on Fridays should be the same colours acceptable from Mondays to Thursdays
- Smart trousers are acceptable in the same colours acceptable from Mondays to Thursdays (grey, dark blue, black)
- Short-sleeved shirts are acceptable (in white, pink, light blue colours)
- Chinos are allowed (only in black, dark brown and cream)
- Shirts should be plain or mildly striped (no bold patterns)
- Jeans and denim shirts are not acceptable
- Shirts must be well tucked in
- Tee shirts and polo shirts are not acceptable
- Sandals, trainers, tennis shoes, or hiking boots are not acceptable
- Cropped trousers are not acceptable
- Combat trousers are not acceptable



Female staff



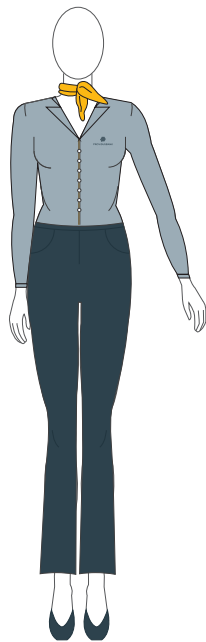
Attires:

Attires must not be too tight, oversized, or undersized. Well-tailored suits, chequered suits and dresses, trouser suits and blazers are allowed. Skirts with lengths capable of causing indecent exposure shall not be allowed. For avoidance of doubt, female employees are encouraged to observe knee-length skirts and long skirts with normal slits. Frocks, slacks, culottes, clothes with heavy embroidery, blouses with low cleavage, see-through camisoles and dresses, evening wear and other attires deemed improper for official business are not acceptable. Neck scarves could be worn to highlight clothes.

Acceptable suit colours are black, brown, grey, burgundy and navy blue.

NB: Burgundy is not red, red suits are not allowed.

Female staff



Shirts/blouses:

Blouses/shirts should not gape or pull across the chest. Low-cut blouses are not acceptable. All fabrics must be well ironed. Accepted colours are light green, lilac, red, grey, baby pink, sky blue, white, black, wine, orange, peach, purple. Camisoles should always be worn with a jacket, even at the desk.

Trousers:

Trousers must be smart and not too tight. Cropped trousers are allowed, however capri pants are not allowed.



Shoes: Shoes should be moderately heeled; leather, suede and patent shoes are acceptable. No sandals should be worn within the office except by pregnant women. Acceptable colours are black, navy blue, grey, brown, nude brown, burgundy. Bright coloured shoes are not acceptable. Shoes with mixed colours must be in the acceptable colours i.e. black, navy blue, grey, brown, nude brown, burgundy. Casual sandals and evening shoes are not allowed



Jewellery: Should be moderate and subtle. These should not jingle or cause distractions for co-employees and customers. Bracelets, chains and rings must be simple and not flashy. No anklets are permitted within the bank. Please also note that the nails must be well groomed and neatly manicured whether painted or not. Nails should not be studded, garnished or patterned



Hair and make-up: Tinting of hair and outrageous hairstyles are not allowed. Rather, hairstyles should be decent and complement appearance. Make-up must be moderate. Moderate hair pieces/ wigs/ braids could be worn if desired. Plaiting (Didi or local hair plaiting) of hair is discouraged



Others: As defined for male staff, female staff are encouraged to wear appropriate/mild perfume at all times during official hours. Employees are encouraged to take some refreshing mints to prevent mouth odours

Business casual for women

The following business casual is not acceptable for women:

- Gypsy blouses/skirts
- Miniskirts (all skirts worn in the office have to be on or below the knees)
- Trousers with slits at the back/sides
- Lycra and tight fitted tops (except when worn with a jacket)
- Chiffon tops (transparent tops) if worn without the right undergarments
- Cleavage showing outfits
- Flowing gowns like “bou-bou”
- Flat sandals, gladiator sandals and tie-up sandals
- Jeans and denim shirts
- Tee shirts and polo shirts
- Sleeveless tops or dresses
- Capri pants
- In all cases undergarments should not be visible

Dress code grid for inner camisole/ shirt/blouses for women

 FOREST GREEN PMS# 627C	 DARK GREEN PMS# 3435C	 KELLY GREEN PMS# 356C	 JADE PMS# 323C	 POWDER BLUE PMS# 283C	 SKY BLUE PMS# 279C	 TEAL PMS# 3145C
 CAPITAL BLUE PMS# 3025C	 ROYAL BLUE PMS# 2738C	 NAVY BLUE PMS# 2766C	 PURPLE PMS# 2613C	 EGG PLANT PMS# 5115C	 MAROON PMS# 229C	 AV RED PMS# 202C
 CARDINAL RED PMS# 209C	 RED PMS# 186C	 PINK PMS# 204C	 ORANGE PMS# 158C	 ATHLETIC GOLD PMS# 131C	 BOSTON GOLD PMS# 123C	 TEXAS ORANGE PMS# 1525C
 COPPER PMS# 7524C	 BROWN PMS# 4625C	 LIME GREEN PMS# 375C	 OLIVE GREEN PMS# 395C	 OLD GOLD PMS# 457C	 VEGAS GOLD PMS# 4525C	 CREAM PMS# 155C
 TAN PMS# 451C	 GREY PMS# 429C	 CHARCOAL GREY PMS# 431C	 BLACK PMS# BALCK	 WHITE PMS# WHITE		



K. Change of name/address and personal circumstances

Staff must inform the Human Capital department of a change of name/address in writing and proof of such change.

Staff should also inform HCM of any changes in personal circumstance such as birth, divorce, marriage and/or any additional qualification(s).

L. Personal files

Employees do not have access to their personal files in the Human Capital department.

However, if it is imperative that a member of staff accesses his/her personal file, the Head, Human Capital should be notified in writing (email) with the reason stated clearly.

M. Communication

Communication shall be through the following media:

- Memorandum
- E-mail addresses of individual staff members
- Noticeboards
- The bank's intranet
- No individual staff member is allowed to use the bank's noticeboards, intranet or any other form of official communication medium for any personal notice without prior approval from the Human Resource department

N. Official language of communication

English is the official language of communication in the bank.

This shall reflect in all oral and written communications – staff to staff conversations, staff to customer communication (except where a customer cannot communicate in English), telephone conversations, letters and correspondences.

O. Integrity of records

Members of staff are not allowed to submit to the press any article that relates to the bank without prior approval of management. Such approval should be sought through the appropriate department in charge of publications.

P. The right of search

The bank may at any time ask any of its staff to submit to being searched whilst on or about to leave the bank's premises and any staff on such request must submit,

provided that a female staff member shall not be searched except by another female staff member and a male staff member shall not be searched except by another male staff member. The search may extend to drawers or desks used by a staff member.

Q. Conflict of interest

- The bank requires its staff to avoid any conflict between their personal interests and the interest of the bank in dealing with suppliers, customers and all other organizations or individuals seeking to do business with the bank or any of its affiliates
- Staff should disclose any conflict between their personal interest and the interest of the bank to HR
- No staff member shall directly enter into or maintain a relationship with another business or financial concern or individual when such a relationship is in conflict or prejudicial to the interest of the bank
- No staff member shall be responsible for assessing and/or managing the bank's relationship with a customer in whom he has an interest either as a direct or indirect equity investor. The indirect relationship may be through a spouse, children, father, mother or sibling relationship

R. Unauthorised use of bank's name or letterhead

Any recommendation that may involve the use of the bank's name or letterhead so as to give the impression that the guarantee or recommendation is on behalf of the bank, must be subject to approval of the management.

S. Staff account

- All staff must maintain a current account with the bank
- The accounts are operated free of charge and cannot be overdrawn. It is however important to note that staff are not allowed to misuse this privilege
- The ethics of the banking profession demands that staff exercise extreme caution when issuing cheques on their accounts to avoid the cheques being returned unpaid due to lack of funds
- Any queries regarding the operation of staff accounts should be directed to the Head of Human Capital for necessary investigation



HR policy manual (staff handbook)

01.

All staff must read the HR policy manual within 1 month of joining ProvidusBank.

02.

All staff must sign a copy of the staff hand book which will be domiciled in their file.

03

**Appointment
and orientation**

A. Orientation/Induction

All new staff shall undergo an orientation and induction programme where they are acquainted with the general operations, culture and expectations of the bank.

The induction programme will provide an appropriate opportunity for the smooth integration of the new recruit into the immediate work environment.

B. Entry level induction programme

A seven-(7) week intensive training programme will be conducted for all entry level new hires of the bank.

At the end of the training programme, a qualifying test on all the courses shall be administered to participants and successful completion of this shall qualify the employee for probationary employment with the bank. On resumption, all new hires will participate in a general departmental orientation programme.



C. Departmental orientation programme

All new hires will undergo a five-(5) day orientation and induction programme on employment with the bank.

This induction shall cover all units relevant to the new hires function.

D. Probation period

All new members of staff shall serve a probationary period of six months on the job.

This period may however be extended for a maximum of six months in the event of unsatisfactory performance.

E. Confirmation of appointment

The employee's appointment will be confirmed by the bank subject to a satisfactory performance appraisal at the completion of the probationary period (or the extension thereof).

- The bank will terminate the employment of a new hire with unsatisfactory performance during the probation period, or extend the probation period for a maximum of six months. Unsatisfactory performance during the extended probation period shall lead to termination of appointment
- During the probation period, employment with the bank may be terminated by either party subject to a formal notice of disengagement in writing of two (2) weeks. Salary may however be paid in lieu of the notice
- All confirmed staff shall be entitled to all benefits according to their position

F. Staff levels and designation

The bank has adopted the following designation for its staff. It is presented in order of hierarchy with the Executive Trainee (ET) representing the lowest cadre of core staff while the Managing Director (MD) represents the highest.

- Executive Trainee (ET)
- Executive Assistant (EA)
- Senior Executive Assistant (SEA)
- Assistant Banking Officer (ABO)
- Banking Officer (BO)
- Senior Banking Officer (SBO)
- Assistant Manager 1 (AM 1)
- Assistant Manager 2 (AM 2)
- Deputy Manager (DM)
- Manager 1 (MGR 1)
- Manager 2 (MGR 2)
- Senior Manager (SM)
- Principal Manager (PM)
- Assistant General Manager 1 (AGM 1)
- Assistant General Manager 2 (AGM 2)
- Deputy General Manager (DGM)
- General Manager (GM)
- Executive Director (ED)
- Deputy Managing Director (DMD)
- Managing Director (MD)

04

Transfers

Transfers

- All employees shall undertake as a condition of employment to work for the bank in such part of the state/country or place and in such capacity as may from time to time be required. As much as is practicable, transfers will be mutually beneficial to both the bank and employee
- Transfers can be either across the bank's departments or from one branch location to another
- Each staff member to be transferred would be notified of such transfer at least two (2) weeks in advance of the due date for such transfer. However, it must be noted that in certain circumstances, for security reasons, an incumbent job holder may not be given prior notice of transfer
- In all cases, every staff member proceeding on transfer would be expected to give a comprehensive and detailed handover note to his/her successor
- The handover note would be written in the format to be established as the bank's Standard Handover Note Format (SHF)

The types of transfers within the bank and the policies guiding each are stated in the HR policy manual.



05

Training and career development

A. Career development

ProvidusBank, as part of its policy to ensure that every staff member is offered a career and not just a job, encourages staff members to develop themselves and assume higher responsibilities. It is the bank's belief that employees would thus be better assisted in making the appropriate career choice as well as developing the necessary aptitudes, skills and knowledge required for rapid growth.



B. Training philosophy

Orientation & development training

Is compulsory for all staff to properly induct them to the bank and their job roles.

06

**Allowances
and benefits**

A. Allowances

The bank as a matter of policy pays allowances to staff in lieu of certain facilities, which may not be available and ought to be provided by the bank.

Types of allowances and policies around them are defined in the HR policy manual

and in the employee's letter of employment or approved compensation package for the employee's grade.

07

Discipline and grievance procedure

A. Staff disciplinary action policy

The policy pertains to matters of conduct as well as the employee's competence.

However, an employee who does not display satisfactory performance and accomplishment on the job may be dismissed without resorting to the steps outlined in the HR policy manual.

All disciplinary actions must protect the bank and ensure fair treatment and safety of an employee. The disciplinary procedures outlined in the HR policy manual should be followed under normal circumstances, however, there may be particular situations where the seriousness of the offence justifies the omission of one or more of the steps in the procedure.

The provision of this disciplinary policy is, however, not a guarantee of its use as the bank reserves the right to terminate employment at any time, with or without reason.

The following are the disciplinary measures which may be taken against staff:

Verbal warning: Oral warning

Query: Request by supervisor to staff member to provide a first-line explanation or defence for an action that ordinarily requires a disciplinary action

Letter of displeasure: An official letter to staff stating the bank's displeasure at action(s) of staff member in question

Written warning: If an employee commits an offence not amounting to serious misconduct, he/she may be given a warning letter by the HOD which must be approved by HCM

- After two repeated warnings (first and second warning) in a year, the employee's appointment may be suspended
- A record of all warnings issued to staff will be kept in their personnel files

Suspension: Suspension of staff will be without pay (salary and allowances) except where he/she is required to report to HCM or any other designated office daily. In such cases, the staff will be entitled to 50% of his/her basic salary only during the period of suspension

- Where suspension is treated as a form of punishment, the staff may not be entitled to any pay during the suspension period
- If an employee who has been on suspension without pay is finally dismissed as a result of the offence for which he/she was suspended, he/she will not be entitled to receive any pay for the period of suspension
- Where an employee on suspension is absolved and reinstated, his/her withheld pay during the period of suspension will be paid in full upon reinstatement
- An employee who has been suspended may be required to handover all bank's properties in his/her charge to his/her supervisor as he/she may be forbidden to carry on his/her duties and to visit the bank except with the express permission of HCM
- The disciplinary committee may suspend any employee with pay pending completion of the investigation/inquiry

An employee may be offered the following before termination or suspension without pay:

- 01.** Notice of the charges
- 02.** An explanation of the evidence
- 03.** An opportunity to defend himself/herself before the disciplinary committee

Summary dismissal

An employee may be summarily dismissed from service (that is, removed from employment without notice or pay in lieu of notice) on the following listed grounds

- In the event of summary dismissal, all outstanding loans may be due for immediate payment and all property of the bank in the staff member's possession may be returned to the bank immediately

Conditions for which an employee can be summarily dismissed include:

- Conviction for a criminal offence by a properly constituted court of law under due legal process
- Deliberately providing misleading/untrue information/statements
- Removal of any of the bank's records, forms, documents and other related acts of impropriety for personal or gratuitous reasons
- Signing of any document committing the bank to financial obligation without authority or proper approval
- Falsification of records/documents
- Theft

Termination

Where an employee is suspected of serious misconduct e.g. fraud cases, his/her employment may be terminated.

- Where the services of an employee have proved unsatisfactory, the employee may be given written warnings. However, any employee's service may be terminated if, within any period of twelve (12) months, he/she had been guilty on three occasions of committing any act of misconduct for which a warning letter has been issued, whether a minor or major act of misconduct
- Termination may only be effected on the third occasion provided warnings in writing have been given to the employee in respect of the two previous cases of misconduct within the preceding 12 months
- Termination of appointment may also be based on unsatisfactory performance after three (3) consecutive appraisals

- An employee whose services have been terminated under the provisions of this paragraph may nevertheless be entitled to one month's notice in the case of a confirmed employee or two (2) weeks' notice in the case of a probationer or salary in lieu, in addition to any other terminal benefits that may be due to him.

Credit sanctions

Acts of indiscipline with respect to credit management will attract the severest forms of sanctions including:

- Immediate suspension pending the completion of investigations
- Reassignment/downgrading
- Summary dismissal
- Legal action

B. Disciplinary committee

The Executive Management will constitute a Disciplinary Committee which may be responsible for:

- Investigating reports of incidences of misconduct
- Recommending appropriate disciplinary action to the Executive Management Committee (EMC)
 - The decision of the Disciplinary Committee may be final subject to the endorsement of the Executive Management
 - Employees not satisfied with the final recommendations as endorsed by Executive Management may appeal against such decisions to the committee for further investigations and consideration only if there are new facts or information with direct bearing on the case which were not previously considered



c. Offences and sanctions

S/N	O1	O2
Offences	Unapproved absence from work for more than a day without satisfactory explanation	Recurrent lateness to work for more than one hour without satisfactory explanation
1st Sanction	Warning letter	Fine
2nd Sanction	Termination	Warning letter
3rd Sanction	N/A	Termination

S/N	O3	O4
Offences	Lateness to meetings without permission	Violation of the bank's dress code
1st Sanction	Fine	Warning letter plus ask staff members to return home and change within a specified period of time (i.e. 3 hours)
2nd Sanction	Fine	Warning letter
3rd Sanction	Fine	Warning letter/suspension

S/N	05	06
Offences	Violation of the bank's telephone etiquette	Proven cases of use of abusive or derogatory language on the bank's premises
1st Sanction	Warning letter plus ask staff member to attend telephone etiquette training	Warning letter
2nd Sanction	Warning letter	Termination
3rd Sanction	Warning letter/suspension	N/A

S/N	09	10
Offences	Smoking on the bank's premises	Indulgence in hard drugs aside from professional medical prescription (staff must subject himself/herself to be tested by a medical practitioner appointed by the bank)
1st Sanction	Warning letter	Termination/forced resignation
2nd Sanction	Warning/suspension	N/A
3rd Sanction	Termination	N/A

S/N	07	08
Offences	Exhibiting questionable character or breaching professional code of conduct/ confidentiality agreement/ oath of secrecy/password agreement	Intoxication through alcoholic beverage whilst on duty/ drinking on the bank's premises
1st Sanction	Warning letter	Warning letter
2nd Sanction	Termination	Warning/suspension
3rd Sanction	N/A	Termination

S/N	11	12
Offences	Dereliction of duty (without a significant loss to the bank)	Dereliction of duty (with significant loss to the bank)
1st Sanction	Warning letter	Suspension/termination
2nd Sanction	Warning/suspension	Forced resignation/termination
3rd Sanction	Termination	N/A

S/N	13	14
Offences	Conviction for a criminal offence by a properly constituted court of law under due legal process	Gross insubordination (rudeness, not amenable to corrections)
1st Sanction	Dismissal	Warning letter
2nd Sanction	N/A	Forced resignation/termination
3rd Sanction	N/A	N/A

S/N	17	18
Offences	Deliberately providing misleading/untrue information/statements	Removal of any of the bank's records, forms, documents and other related acts of impropriety for personal or gratuitous reasons
1st Sanction	Termination/dismissal	Termination/dismissal
2nd Sanction	N/A	N/A
3rd Sanction	N/A	N/A

S/N	15	16
Offences	Presentation of fake sick leave report or fake medical bills	Conflict of interest
1st Sanction	Suspension	Suspension
2nd Sanction	Termination	Termination
3rd Sanction	N/A	N/A

S/N	19	20
Offences	Corrupt, illegal and illegitimate conduct (including taking, accepting and giving of bribes, attempting to bribe or corruptly inducing a staff member to do what is wrong) in dealing with customers, contractors and consultants	Signing of any document committing the bank to financial obligation without authority or proper approval
1st Sanction	Termination	Termination/dismissal
2nd Sanction	N/A	N/A
3rd Sanction	N/A	N/A

S/N	21	22
Offences	Failure to report promptly to management any appearance of irregularity on the part of any other member(s) of staff member after having knowledge of such apparent irregularity	Falsification of records/ documents
1st Sanction	Termination/forced resignation	Dismissal
2nd Sanction	N/A	N/A
3rd Sanction	N/A	N/A

S/N	25	26
Offences	Sexual harassment: (passing/making unwanted sexual advances or obscene remarks to the opposite sex (or same sex as the case may be)	Convening/attending unauthorised meetings at the bank's premises
1st Sanction	Warning letter	Warning letter
2nd Sanction	Forced resignation/termination	Termination
3rd Sanction	N/A	N/A

S/N	23	24
Offences	Physical assault/fighting within the bank's premises	Theft
1st Sanction	Warning letter	Dismissal
2nd Sanction	Termination	N/A
3rd Sanction	N/A	N/A

S/N	27	28
Offences	Possession of dangerous weapons within the bank's premises	Defacing the bank's property (deliberate marking or disfigurement of the bank's property in a damaging manner)
1st Sanction	Suspension	Warning letter
2nd Sanction	Termination	Suspension/termination
3rd Sanction	N/A	N/A

S/N	29	30
Offences	Gambling	Issuing of cheque to third party or parties drawn on unfunded staff salary account
1st Sanction	Warning letter	Warning letter
2nd Sanction	Termination	Suspension
3rd Sanction	N/A	Termination

S/N	33	34
Offences	If a staff member has a non-performing debt with any financial institution/overdraws his or her bank account/guilty of proven cases of financial embarrassment	Any recommendation by a staff that may involve the use of the bank's name or letterhead so as to give the impression that the guarantee or recommendation is on behalf of the bank, without approval of the bank's management
1st Sanction	Warning letter	Suspension
2nd Sanction	Suspension	Termination
3rd Sanction	Termination	N/A

S/N	31	32
Offences	Having dud/returned cheques and staff account in debit	Refusal or deliberate failure to release vital information or documents on request by management to the detriment of the bank
1st Sanction	Warning letter	Termination depending on gravity
2nd Sanction	Suspension	N/A
3rd Sanction	Termination	N/A

S/N	35	
Offences	Use the bank's noticeboards, intranet and any other form of official communication medium for any personal notice without prior approval from HCM	
1st Sanction	Warning letter	
2nd Sanction	Suspension	
3rd Sanction	Termination	



D. Grievance procedure

A grievance is an expression of dissatisfaction

Relating to the administration of personnel policies, perceived unfair or inequitable treatment on disciplinary action, perceived unfair appraisal, harassment and other conditions of employment.

Below are steps an employee may take if he/she has any grievance:

01

Consult his/her immediate supervisor

Most work related concerns can best be resolved through a frank and open discussion with the immediate supervisor. The supervisor is usually in a better position to recommend a workable solution.

02

If the grievance is not addressed or the situation remains unresolved, the staff member shall refer the issue to the department/unit head. After reviewing the problem, the supervisor at the next level will strive to propose a workable solution. It is the duty of the department/unit head to determine the degree of HCM department involvement at this stage. If a review of the problem at this stage does not yield satisfactory results, the staff member concerned may request that the problem be reviewed by the Head of Human Capital Management.

03

After reviewing all pertinent facts of the case and consulting with the parties involved, the Head, HCM will either render a decision on the matter or refer the issue to the Disciplinary Committee or Executive Management as the case may be.

04

At any stage beyond the discussion with the immediate supervisor, the employee must submit any grievance in writing. This request should contain a statement of the problem and a brief description of the steps already pursued.

05

Responses from Management beginning from the second step will also be in writing and in most cases will be communicated within a reasonable period.



08

Exit management

A. Exit management policy

This section seeks to establish the conditions and modalities for termination of employment at the bank, the different types and the conditions attached to each.

Exit of an employee can be as a result of the following:

Termination of employment

The bank may terminate or disengage employment contracts by giving notice in writing of the termination of employment or payment of salary in lieu of such notice.

The required notice period for staff shall be:

- One (1) month's notice or onemonth's basic salary in lieu of notice for confirmed staff
- Two (2) weeks' notice or two weeks, basic salary in lieu of notice for unconfirmed staff members

An employee's appointment may be terminated for:

- Disciplinary or performance reasons
- Consistent unsatisfactory performance over two performance appraisal periods
- Repeated minor offences

- Employees shall be expected to liquidate all outstanding liabilities on termination of employment
- All outstanding loans with the bank shall be due for immediate payment and all property of the bank in the staff member's possession must be returned to the bank immediately

Resignation of employment

An employee may voluntarily resign his/her appointment with the bank by giving notice of resignation in writing or payment of salary in lieu of such notice.

One (1) month

The required notice period for confirmed staff shall be a minimum of one (1) month.

Two (2) weeks

Unconfirmed staff are to give two (2) weeks' notice or payment of salary in lieu of such notice.

Acceptance of the resignation of a staff member is contingent upon the following:

- There is no investigation pending concerning fraud, or any other case of serious misconduct
- The staff member is not resigning to escape such an investigation
- The staff member is not on suspension with respect to any case not yet fully investigated
- The staff member has not committed (or been found guilty of) any offence that would earn a termination of appointment or summary dismissal
- All entitlements due to the staff member shall become payable by the bank on cessation of employment. Similarly, all indebtedness to the bank shall become payable on cessation and all bank property in staff member's possession must be returned immediately
- HCM shall be expected to hold an exit interview with employees who are voluntarily disengaging to determine reason(s) for resignation. The discussion must be documented on an exit interview form and filed in the employee's personnel file. Follow-up actions must be taken in the event where issues raised by the employee would improve the bank's business, operations, process and systems

Death of employee

In the event of death of an employee, employment shall be deemed to terminate as at the date of death.

Redundancy

Redundancy shall be understood to mean the involuntary loss of employment through no fault of the employee.

Individuals who occupy roles that are not required and who are declared redundant will be affected.

Any staff member declared redundant shall only be entitled to monetary compensation based on performance and the bank's redundancy policy at the time of disengagement.

Retirement policy

Staff shall be due for retirement on reaching the age of 60 years or after 30 years of service, whichever occurs first. An employee shall retire on the last day of the month in which he reaches the age of 60 or 30 years in the bank's employment.

Separation and bank assets

Refer to the HR policy manual.

09

Staff welfare scheme

Pension scheme

- The bank operates a contributory pension scheme in accordance with the Pensions Reform Act of Nigeria. Membership of the scheme is a mandatory condition of service
- The bank will contribute 10% of each employee's applicable pay (basic, housing and transport allowances) to this scheme while the staff members will contribute 8% of his/her pay on the same basis
- In line with the provisions of the Pensions Reform Act, each staff member shall choose a Pension Funds Administration (PFA) to manage its pension contribution

Group personal accident and group life assurance scheme

The basic cover is to provide compensation in case of death, permanent disability, or medical expenses following bodily injury arising through accident, violent and visible means.

The bank shall operate life assurance schemes managed by reputable life insurance firms. The cost of this scheme is to be borne solely by the bank.

Medical scheme

**Each grade level
will have a
limit under the
health scheme
as communicated
by HCM.**

10

**Staff leave
and privileges**

Staff shall only be entitled to leave

After confirmation of their appointment with the bank.

Unit heads in liaison with HCM may allow staff on probation a few days off for specific reasons prior to the time they would normally qualify for leave. Such days will be deducted from the total leave period when due and shall not exceed 5 working days in the aggregate during the probation period.

Leave application

- 01 Staff will be expected to complete and submit a leave application form online, channelled through their unit heads to HCM at least two weeks before the commencement of actual leave.

Leave entitlement

- 02 Employees shall be entitled to leave allowance as indicated in the offer letter or staff compensation package for their cadre (also refer to the HR policy manual).

Accumulation leave

- 03 Where exigencies of duty demand, leave accumulation must be approved by the unit head and should be used up not later than three (3) months into the following year failing which the outstanding leave will be forfeited at no cost to the bank.

Leave recall

- 04** Management may, if the exigencies of service so dictate, recall a staff member from leave. The recalled staff member will however still be entitled to his/her leave period. When conditions permit, the affected staff member shall be allowed to proceed on the outstanding leave period after the completion of the assignment for which he was recalled.

Allowable types of leave

- 05** Kindly refer to HR policy manual for allowable types of leave and policies guiding them.

11

Loan administration

Employee loan philosophy

33.33%

All loans shall be granted at the discretion of management

And is subject to total monthly deductions not exceeding 33.33% of monthly take home pay (refer to the HR policy manual).

Loan application and procedure

- Staff who wish to apply for any loan must complete the bank's loan application form, which is obtainable from the bank's intranet
- The completed loan application form should be sent to HCM for processing through the employee's head of department
- An employee's application may be approved or declined based on HCM's assessment in line with the principles outlined by management
- HCM's decision on the application must be communicated to the employee within reasonable time of application for the loan
- If approved, the employee must accept the terms and conditions on the offer letter before the loan amount is disbursed according to the terms stated in the letter

C. Loan types and eligibility

Types of loan	Eligibility period
Mortgage	Manager grade level and above with a minimum of three (3) years in the service of the bank plus confirmation
Car	Confirmed staff
Personal	Confirmed staff

NB: All cars must be brand new

- **The Board of Directors will approve the loan book for staff loans at any time.**

The maximum

Amount will be determined within the context of considerations for liquidity and profitability of the bank

- **All loans shall be interest bearing at rates that are periodically approved by the EMC.**

The basis

For the determination of the applicable rate shall be linked to the bank's prime lending rate or weighted average cost of funds



12

Salary administration

A. Salary administration

The salary package of an employee of the bank is considered to be confidential information exclusive to the employee, and those officers of the bank responsible for salary administration.

In no circumstances should an employee share such information with others.

B. Procedures for payment

Current accounts are automatically opened for all core staff.

24th of every month

Salaries will be credited directly to the employees' account on the 24th of every month. Should the 24th fall on a Saturday, Sunday or public holiday, payment shall be on the preceding working day.

Free operation

Staff accounts are operated free of charge and cannot be overdrawn. Any queries regarding the operation of staff accounts should be directed to the Head, HCM and Internal Control for necessary investigation.

Bonuses

Employees may be eligible to receive a productivity bonus, depending on the overall performance of the bank, but subject to their level of individual performance.

The bonuses are taxable. The eligibility criteria for bonus payment would be communicated in the bonus policy of the bank.

13th Month

The bank may also pay its employees a salary-based end-of-year payment. The rate may be 100% of the employee's monthly basic salary, and may be referred to as the 13th month payable on the 1st Friday of December.

13

Health, safety and security

ProvidusBank shall conduct

Its business in a manner which makes

Health, safety, security and environmental considerations a priority in its planning and operating activities, and is committed to providing a safe, healthy and secure working environment and to maintaining high standards of health, safety, security, and environmental awareness at all times.

01

Safety regulations are based on:

Safe practices required in handling flammable/explosive materials, corrosive/toxic chemicals, plant maintenance and operations.

02

Access to the bank's premises shall be:

Restricted to the purpose of conducting official bank business. Visits by individuals not involving official business are discouraged.

A. Information technology security policy

Password use

- Users are required to follow good security practices in the selection and use of passwords
- All personnel are required to keep their passwords confidential
- Personnel shall avoid keeping a record of their passwords e.g. on paper, software file or hand-held device). Exceptions to this rule must employ a secure method of storage of such records that has been approved by executive management
- Personnel are required to change their passwords whenever there is any indication of possible system or password compromise

All personnel are required to select and use quality passwords that are:

8 characters or more in length

- A combination of mixed case, alphanumeric, and special characters i.e. free of consecutive identical, all-numeric or all-alphabetic characters
- Easy to remember but hard to guess or obtain using person related information, e.g. names, telephone numbers, and dates of birth, etc.
- Free of words included in dictionaries
- All personnel are required to change passwords at intervals of not more than 30 days and avoid recycling old passwords
- Passwords for user IDs with privileged access must be changed more frequently given the criticality of systems accessed with such profiles
- All personnel are expected to change their assigned initial temporary passwords at the first logon
- Users must not include their passwords in any automated logon process e.g. stored in a macro or function key
- All personnel are forbidden to share their individual user passwords
- Personnel are required not to use the same password(s) for official as well as non-business purposes

B. Unattended user equipment

All personnel must ensure that unattended systems are appropriately protected.

- They must terminate all active sessions on their workstations when not in use or otherwise enable a password protected screensaver or keyboard/screen lock
- All personnel are required to log out of the servers and workstations and properly shut down their system before leaving each day
- All personnel must secure their PCs from unauthorised use through activating of a keyboard lock or password protected screensaver whenever the system is not in use

C. Clear desk and clear screen policy

- A clear desk policy for papers and removable storage media and a clear screen policy for enterprise information processing facilities shall be observed by all personnel. It is important not to expose confidential information and personnel should strictly comply with the provisions of enterprise information classifications
- All sensitive or critical business information, e.g. on paper or on electronic storage media, must be locked away in a safe or cabinet (or other forms of security furniture) when not required, or in use and especially when the office is vacated
- Computers and terminals must be left logged off or protected with a password controlled screensaver and keyboard locking mechanism when unattended
- Access to all incoming and outgoing physical mail storage points and unattended facsimile machines shall be restricted
- Photocopiers and other reproduction technology (e.g. scanners, digital cameras) shall be protected from unauthorised access and use
- Documents containing sensitive or classified information must be promptly removed from printers



14

Acknowledgment



Acknowledgment

I confirm that I have read and that
I understand the provisions
of the ProvidusBank staff handbook.

Name:

ADE-AJAYI ABOLAJI

Employee number:

240316

Department/branch/role:



Victoria Island (Head office)



Victoria Island



Festac



Ikota



Ikota II



Gbagada



Abuja

Other/specify:

Signature:

Date:

19-03-2024