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# Code of Business Conduct Policy

Version 1 - Approved by

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## Objective

CarCred’s Code of Business Conduct policy outlines the company’s expectations regarding employees' behavior towards their colleagues, supervisors, and the overall organization.

CarCred promotes freedom of expression and open communication. All staff members are expected to follow the code of conduct. Staff members should avoid offending others, participating in serious disputes, and disrupting our workplace. CarCred also expects all staff members to foster a well-organized, respectful, and collaborative environment.

This policy outlines the expectations for all CarCred staff and the consequences for unacceptable behavior.

## Scope

This policy applies to all CarCred staff members. Staff members include employees (both full-time and part-time) as well as contractors, regardless of the employment agreement or the level of seniority. CarCred staff members are expected to follow this policy in all matters pertaining to their work.

## Policy Statement

CarCred is committed to creating and maintaining a professional and respectful work environment. This policy describes the desired behavior of all staff members and emphasizes the importance of diversity and inclusion in the workplace.

## Guidelines

Be considerate. Other people will use your work, and you, in turn, will depend on the work of others. Any decision you make will affect users and colleagues, and you should take those consequences into account when making decisions.

Be respectful. Not all of us will always agree, but disagreement is no excuse for poor behavior and manners. Everyone experiences some frustration occasionally, but one cannot allow that frustration to become a personal attack. It's important to remember that an organization where people feel uncomfortable or threatened is not productive. CarCred Staff should be respectful when dealing with other staff.

Be careful with the words that you choose. Remember that sexist, racist, and other exclusionary jokes can offend those around you. Be kind to others. Do not insult or put down others. Behave professionally. Remember that harassment and sexist, racist, or exclusionary jokes are inappropriate for the organization. Such unacceptable behavior includes, but is not limited to:

 Violent threats or language directed against another person. Discriminatory jokes and language  Posting sexually explicit or violent material.

 Posting (or threatening to post) other people's personally identifiable information ("doxing").

Personal insults, especially those using racist or sexist terms.

 Unwelcome sexual attention.

 Advocating for or encouraging any of the above behavior.

 Repeated harassment of others. In general, if someone asks you to stop, then stop.

 When there is a disagreement, efforts should be made to try to understand why. Social and technical disagreements happen all the time, and CarCred is no exception. Disagreements and differing views must be resolved constructively. Remember that everyone is different. Different people have different perspectives on issues. Being unable to understand why someone holds a viewpoint doesn't mean they're wrong. Remember that it is human to err. Blaming each other doesn't help. Instead, offer to help resolve issues and to help learn from mistakes.

 The company requires that all staff members demonstrate commitment to impartially treating all people and organizations with whom they come into contact or conduct business. Unsolicited gifts or entertainment may only be accepted if they do not go beyond common courtesy and do not have a risk of influencing any business decisions.

 CarCred requires all staff members (including senior management) to disclose any personal relationships, business transactions, and related parties that might cause reputational/financial harm to the organization while benefiting them.

 CarCred requires all staff members that they do not offer, give, receive, or solicit anything of value to influence an official act by a public official, agent, or government employee.

## Reporting Violations

If you are a victim of or notice unacceptable behavior, please notify your reporting manager or anyone up the reporting structure, including the CEO.

Note that this policy does not allow retaliation against a person for reporting unacceptable behavior or participating in an investigation of any such report. Disciplinary actions listed below also apply to any such retaliation or intimidation.

## Document Security Classification

Company Internal (please refer to the Data Classification policy for more details).

## Non-Compliance

Compliance with this policy shall be verified through various methods, including but not limited to automated reporting, audits, and feedback to the policy owner. Any staff member found to be in violation of this policy may be subject to disciplinary action, up to and including termination of employment or contractual agreement. The disciplinary action shall depend on the extent, intent, and repercussions of the specific violation.

## Responsibilities

The Head of Human Resource Department is responsible for approving and reviewing policy and related procedures. Supporting functions, departments, and staff members shall be responsible for implementing the relevant sections of the policy in their area of operation.

## Schedule

This document is to be reviewed annually and whenever significant changes occur in the organization.

End of Code of Business Conduct Policy. For version history, please see the next page.

# Version history

**Version Log Date**

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| 1 |  | New Policy version Created | 04 Apr, 2025 |