

TSEHAY BANK S.C.



Code of Conduct

June 2022

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Terms and Definitions

Bank	Tsehay Bank S.C.
Bribery	The act of taking or receiving or giving something of value with the intention of influencing the recipient in some way favorable to the party providing the bribe.
Conflict of interest	A situation that has the potential to undermine the impartiality of a person because of the possibility of a clash between the person's self-interest and professional interest or public interest.
Professional Conduct/Professionalism	Means the conduct, behavior and attitude (good communication, right attitude, ethical behavior, appearance etc..) of someone in the Bank's workplace.
Property & Resources of the Bank	Means all physical and intellectual assets of the Bank including products, services, systems and other data and information of the Bank
Corruption	Wrongdoing on the part of an authority or powerful party through means that are illegitimate, immoral, or incompatible with ethical standards.
Diversity	Refers to the variety of differences in gender, race, culture, age, family or career status, religion and disability that exist among employees, customers and visitors.
Gender	The attitudes, feelings, and behaviors that a given culture associates with a person's biological sex.
Gender identity	One's sense of oneself as male, female.
Harassment	Means an unwelcome conduct from a supervisor, coworker and group of workers whose actions, communications or behaviors mocks, disgraces, or ridicules an employee
Gossip	Casual or unconstrained conversation or reports about the Bank and other people's private affairs, typically involving details which are not confirmed as true.
Manager	An employee in charge of a Department or a team or a certain group of

tasks.

Money Laundry

The process of converting illegal proceeds so that funds are made to appear legitimate and thereby enter the stream of commerce.

Sexual harrassment

Unwelcome sexual advances, requests for sexual favours, and other verbal or physical conduct of a sexual nature.

Supervisor

An employee in the first-line management who monitors and regulates employees in their performance of assigned or delegated tasks.

Terrorist Financing

Includes the financing of terrorists, terrorist acts and terrorist organizations.

Threatening language

To say that you will harm someone or do something unpleasant or unwanted.

I. Purpose

The code of conduct sets forth the legal and ethical principles of good business. Each of us has the personal responsibility to uphold the standards of ethics, integrity and conduct established by the code of conduct. Ethical behavior and compliance with this code are conditions of employment. Hence, the purpose of this document is to define the commitment that the Bank expects from its employees to know in clear terms what acts, conducts and practices are considered ethical and clearly describe the appropriate behavior that all employees are required to adopt in order to safeguard the reputation of Tsehay Bank S.Co..

II. Scope

The code of conduct applies to all employees of the Bank regardless of position, duties and responsibilities.

III. The Basic principles of the Code of Conduct:

3.1 Customer satisfaction:-Tsehay Bank is committed to provide the highest quality services to its customers. In achieving these objectives;

- The Bank respects the voices of customers and believes that their feedbacks and inputs will be something valuable for improvement of the quality of Services and Products of the Bank;
- Complaints and inquires of customers are promptly and politely addressed
- All appropriate information shall be disclosed to customers
- The Bank strictly complies with all rules, regulations, standards that are designed for protection and security of customers;
- All employees shall ensure that the output of their work is safe and reliable.

- 3.2 **Integrity:-** Tsehay Bank is committed to promote and comply to a set of high moral standard and ethical values; in the process of doing these;
- All employees of the Bank shall be truthful, honest , fair and be accountable for their wrong doing or mistakes
 - All employees should adhere to the highest standard of moral and ethical values and principles through their personal and professional behavior.
- 3.3 **Team work and Collaboration:** Tsehay Bank encourages team work and collaboration among employees to achieve its goals; accordingly
- Team work and collaboration highly encouraged in Tsehay Bank work environment
 - Employees are advised to see the bigger picture of the Bank, vision, mission to align their individual role in a team work
 - Everyone shall be free to share his/her thoughts during team work and collaboration as no idea is bad or nonsense when working as a team
 - Employees are expected to be willing to go above and beyond their work and help others out when situations demand
- 3.4 **Caring for the Community:-** Tsehay Bank promotes sustainable and responsible business practices that are considerate of the community the bank operates in.

IV) Commitment to the Code:

We are all required to comply with this Code. It is a must to give time to read and understand the principles and rules set out in this Code. If you have any questions, speak to your manager, supervisor or appropriate authority. All immediate managers have a particular responsibility to:

- Lead by example and promote and display good ethical behavior and business conduct, as well as complying with laws and regulations.

- Make sure all team members have access to and understand this Code of Conduct.
- Make sure your people get training on ethical issues and policies related to this Code.
- Create an enabling environment in which members of your team feel confident and able to raise ethical concerns.
- Make sure that any ethical concerns that are raised are taken seriously and followed up.
- Behave honestly and ethically.
- Work in an efficient and safe manner.
- Observe Government legislation, N.B.E directives and Tsehay Bank's policies and job requirements.
- At all times consider the key elements of service, i.e. knowledge, skill, institutional pride, courtesy, smile and extra effort, and
- Act in the best interest of the Bank and its customers.

It is not possible for this Code to be exhaustive and set out every legal or institutional requirement. In some situations, you will need to use common sense and good judgment to make ethical decisions based on the principles contained in this Code. If you are faced with a dilemma and you are unsure how to solve it, then you should consult your immediate Manager or Supervisor or HR personnel.

V. Tsehay Bank's Code of conduct

5.1 Comply with Laws and Regulations

Employees shall at all times need to comply with all applicable laws & regulations of the country, internal policies & procedures, directives of the supervisory body. Employees who are uncertain about the application of any requirements of the

above nature should refer the matter to their managers/supervisors for appropriate advice.

5.2 Keeping Personal Hygiene

Personal Hygiene is to keep oneself as fresh as possible (such as constantly brushing teeth, keeping clean parts of the body that can have bad odor, getting shoes polished, shirts and socks washed etc.)

5.3 Refreshment and Office Manner

- 5.3.1 Staff refreshment should not interfere with the clients' time and if it so coincides with their presence, it should wisely be offered to them as well to consolidate relationship.
- 5.3.2 As part of cleanliness, refreshment should not tarnish the working instrument and documents.
- 5.3.3 Chewing of gums is not permitted during working hours.
- 5.3.4 Desks, tables and walls should be kept tidy. Fixing or hanging of posters, quotations, stickers etc., that are not addressed & approved by the organization for promotion, advertisement or notice approved by the Bank is not allowed.
- 5.3.5 Eating proper meal in the working area during clients' time is not permitted.

5.4 Attendance and Punctuality

- 5.4.1 All employees shall respect working hours and attend to their daily duties and be present in place of assignment during the entire working hours;
- 5.4.2 Late coming, early departure or leaving the work place during working hours shall be reported to the supervisor or person in charge.

5.4.3 Whenever an employee is compelled to be away from duty owing to emergency or other legitimate reasons, he/she needs to notify to his/her immediate manager or supervisor.

5.4.4 The bank shall keep attendance records to ensure the punctuality and presence of employees on their duties and responsibilities at all times.

5.5 Say No to Bribery and Corruption

We must not let bribery and corruption damage our business and conflict with our values. We shall oppose all forms of bribery and corruption inside and outside of the Bank as it is illegal and dishonest, and damages the nation and communities where it occurs. Any one in breach of this conduct shall be legally accountable.

5.6 Anti-Money Laundry and Terrorist Financing

5.6.1 Tsehay Bank and its employees must act diligently to prevent our products and services from being used to further money laundering and terrorist financing and to detect suspicious activity in accordance with relevant laws and regulations.

5.6.2 Tsehay Bank adopts industry principles that outline the role that financial institutions can and should play in preventing money laundering and the financing of terrorism.

5.6.3 All employees should be committed to combating money laundering, terrorist financing and other crimes to the fullest extent permitted by law.

5.6.4 All employees are responsible to apply the appropriate level of due diligence when entering into client relationships and, where applicable, individual transactions. No client relationship is worth compromising our

commitment to combating money laundering, terrorist financing and other crimes.

5.7 Duty of Care to the Bank

Decisions made by Board of Directors, Senior Management shall be in an informed and prudent manner so as to prevent the Bank from any consequences which will adversely affect the Bank. Moreover, every employee is duty bound to protect the Bank's image and this should be reflected outside of office too.

5.8 Loyalty

Employees should act to the best interest of the Bank and avoid investing in or acquiring any benefit for their own accounts, the interest of another individual or group at the expense of the Bank. Employees should refrain from speaking negatively about the Bank.

5.9 Sexual Harassment

- 5.9.1 Sexual harassment is unlawful. Tsehay Bank strictly prohibits harassment of any employee by a Manager, Supervisor, Employee, Customer or Visitors including harassment on the basis of sex, sexual orientation, gender or gender identity.
- 5.9.2 It is every employee's responsibility to ensure that colleagues, customers, suppliers, job applicants and others who have dealings with the Bank are not subjected to sexual harassment.
- 5.9.3 Harassed individuals must report to the immediate manager of the harasser or appropriate officials of the Bank.
- 5.9.4 Sexual harassment types could not be exhaustive and are not limited to:

- a. Requests for sexual favors.
- b. Obscene gestures.
- c. Sending sexually explicit e-mails and messages.
- d. Verbal or physical conduct of a sexual nature, such as uninvited touching of a sexual nature or sexual-related comments.

5.9.5 Anyone who feels he or she has been subjected to conduct that violates this policy has the responsibility to immediately report the matter to his or her immediate Manager or Supervisor or appropriate authority.

5.10 Diversity

5.10.1 Tsehay Bank strongly acknowledges that managing and valuing diversity is a key component of effective people management.

5.10.2 Managers are responsible for creating an environment which values diversity, and for reinforcing equality principles through the day-to-day management of staff.

5.10.3 Managers are required to ensure that decisions are consistent with diversity principles. Managers are required to treat complaints of discrimination seriously and to take steps to address such complaints.

5.11 Nepotism

5.11.1 The hiring, promoting, transferring, demoting or reassigning of employees is prohibited if the result is the creation of a supervisor/subordinate relationship between family members, an actual conflict of interest, or the appearance of a conflict of interest exists.

5.11.2 For the purposes of this code, family members include parents, children, spouses, grandparents, grandchildren, siblings, half-siblings, aunts, uncles, nieces and nephews, mother-in-law, father-

in-law, step-parent, son-in-law, daughter-in-law, step-child, step-brother, brother-in-law, step-sister, sister-in-law, adopted children, and any other person who is a member of the employee's household.

5.12 Hierarchical Relationships

- 5.12.1 Hierarchical relationships between an immediate manager and subordinate should be based on sympathy, professional, mutual respect and free from personal interest.
- 5.12.1 At all times parties in hierarchy relationship should respect the views and rationales given on business encounters.
- 5.12.2 Differences in ideas and views should not be a source of friction rather such things must be resolved through discussion and should be to protect the Bank's interest.

5.13 Hearsay/ Unfounded Rumor

- 5.13.1 Information shall flow the formal channel of communication of the Bank. Hearsay and gossip at workplace can whittle away at staff morale and weave threads of interoffice tension.
- 5.13.2 Unfounded rumors adversely affect productivity, working environment, staff relations, and the Bank's image as a whole.
- 5.13.3 It is every employee's responsibility to take all reasonable steps necessary to ensure that matters do not become an item of office gossip.
- 5.13.4 Immediate administrative action shall be taken on employees involved in dissemination of gossip, hearsay and unfounded rumors.

5.14 Culture and value Inculcation

- 5.14.1 Culture and Values helps shape the soul of any organization, its beliefs, actions, attitudes, workflow, reputation and more.
- 5.14.1 A strong company culture increases employee loyalty, fosters team work, increases productivity and reduces negative behavior.
- 5.14.2 All Managers or supervisors shall be responsible to groom subordinates underscoring the Bank's values and culture.
- 5.14.3 Incultation of culture and values should not be a onetime activity; rather it should be exercised by Managers on habitual manner.

5.15 How We Treat Each Other

- 5.15.1 Employees are our most important assets. The way employees treat one another and others outside the company, by and large defines our culture that leverages our success.
- 5.15.2 In Tsehay Bank We value treating each other with dignity, respect and fairness and recognize the value of different cultures, backgrounds and viewpoints.
- 5.15.3 All managers shall be responsible to foster a culture of respect in the work place and ensure employees are treated accordingly.

5.16 Proper Behavior

- 5.16.1 Employees must have and expected to act in a business manner. Acts such as drinking, gambling, fighting, swearing and similar activities are strictly prohibited while on the job.
- 5.16.1 Employees must not engage in or conduct themselves in a way that could be construed as such, like, using inappropriate language, keeping or posting inappropriate materials in their work area, or accessing inappropriate materials on their computer or illegal activities.

5.17 Avoiding Conflict of Interest

- 5.17.1 The Bank expects that employees will perform their duties conscientiously, honestly, and in accordance with the best interest of the Bank and should not interfere with the ability to do ones job. As an employee, it is expected to act in the best interests of the Bank and avoid situations that trigger conflicts of interest.
- 5.17.2 A Staff member shall report any conflict of interest which has occurred or might occur involving the Bank, himself/herself, or relatives of the staff. The staff shall not use his/her official position or privilege to promote such conflict of interest.
- 5.17.3 Employees should avoid accepting part time, advisory role, board membership or any other employments with **other Banks** as long as they are Employees of Tsehay Bank.
- 5.17.4 Employees shall place the Bank's interest in any business transaction ahead of any personal interest or gain. If employees sense that a course of action they have pursued, or are presently pursuing, or are contemplating pursuing may involve them in a conflict of interest with the Bank, they should immediately

communicate all the facts to their immediate manager or supervisor.

- 5.17.5 Employees, by any means shall refrain from promoting other Bank's services and products as long as they are employee of Tsehay Bank.
- 5.17.6 All Employee shall avoid doing personal business during working hours, and while being on duty, and in the bank's premises.
- 5.17.7 No staff shall be allowed to participate in, or influence, the purchase of goods or services from any company owned by his/her relatives in which he/she has a direct or indirect financial interest.
- 5.17.8 No Employee shall use confidential information of the Bank for personal gain.
- 5.17.9 No staff shall disclose to a third party, financial information of the Bank & customers, without proper authorization.
- 5.17.10 Employees shall not indulge in activities or get employed in similar business undertakings that will affect the competitiveness and image of the Bank.
- 5.17.11 It is strictly prohibited for an employee to carry out personal business during working hours while he/she is on duty.
- 5.17.12 Employees are expected to exclude themselves from the process of decision in case where they fill or found an element that trigger conflict of interest.
- 5.17.13 Employees shall not accept from customers any gifts, favor, or remuneration for doing their jobs as such things has the potential

to influence negatively the performance of their duties in the Bank and trigger conflict of interest.

5.18 Employees have the duty to use Position, Information and Assets Properly

- 5.18.1 All Employees shall ensure the protection of the Company's legitimate business interests, including corporate opportunities, assets and confidential information; and deter from wrongdoing.
- 5.18.2 Employees shall not improperly use the position to gain an advantage for themselves or others.
- 5.18.3 All Employees shall be expected to exercise powers and discharge duties in good faith in the best interests of Tsehay Bank and for a proper purpose.
- 5.18.4 All employees Shall not take the property that belongs to the Bank or its personnel or property in their care for own purpose.
- 5.18.5 All Employees shall expected to take care of the property of the Bank and its clients.
- 5.18.6 All Employees Shall expected to use the Bank's resources effectively and economically.
- 5.18.7 All Employees shall ensure that other employees should have access to information held by the Bank when it is necessary to enable them properly perform their duties.
- 5.18.8 Any Employee shall not allowed to make public comments on organizational matters except when authorized by appropriate authority.

- 5.18.9 Employees shall ensure that the authorized information they disseminate is correct and verifiable.
- 5.18.10 No employee is allowed to use information gained in their official capacity for personal purpose.
- 5.18.11 Employees shall expected to take due care to vehicles provided by the Bank to perform one's duty.

5.19 Privacy and Confidentiality

- 5.19.1 Employees shall keep all stakeholders', colleagues', customers' and the Bank's as well as other classified information as confidential unless permitted to be disclosed and/or that disclosure has been authorized by the customer, or the Bank.
- 5.19.2 All Employees shall be required to maintain appropriate level of confidentiality at all times with respect to information or data pertaining to the Bank's customers, suppliers and employees.

5.20 Impartiality and Fairness

Employees should avoid discrimination, bias and prejudice of any nature and shall treat all customers equally, fairly and impartially. All customers and stakeholders should be valued in a professional and courteous manner.

5.21 Personal Integrity

- 5.21.1 Honesty and openness shall be the best attributes of All employees of the Bank. Besides, keeping in confidential all

matters and financial affairs of the Bank and clients as top priority expected from all employees.

- 5.21.2 As most of the Bank's operations are confidential, they must never be disclosed unless authorized by the customer or the concerned immediate manager of the Bank.

5.22 Access to Information and Prompt Communication

- 5.22.1 Employees must ensure that concerned stakeholders have appropriate access to information held by the Bank so as to enable them properly perform their duties.

- 5.22.2 In all matters relevant to customers, supplier, government authorities, the public and others in the Bank, all employees shall make every effort to get complete, accurate and timely communications.

- 5.22.3 All Employees shall be required to respond promptly and courteously to all proper requests for information and complaints.

5.23 Telephone Handling:

- 5.23.1 All Employees shall follow proper and polite way of telephone conversation. In as much as possible all telephone calls need to be answered immediately.

- 5.23.2 When receiving a call everyone shall be expected to introduce himself/herself before starting any conversation.

- 5.23.3 Inappropriate use of the Bank's telephone line for personal purpose is prohibited. When it is absolutely necessary to make or receive private calls, it is important to make such calls short.

5.24 Professionalism

At all times employees are expected to demonstrate the key elements of service. i.e. knowledge, skill, institutional pride, courtesy, smile and extra effort.

5.25 Appearance and Dressing Style

5.25.1 All employees shall maintain a professional dressing and good personal appearance with consideration to the needs of the Bank , Customers Other Employees , and Safety.

5.25.2 The Appearance of All employees shall be clean and neat at work place at all times.

5.25.3 All male employees are required to be clean, shave and to wear neckties during working hours and all preparations need to be finalized before reporting for duty.

5.25.4 All security guards should wear their uniform at all times while on duty. They could wear Overcoats and Raincoats depending on the weather.

5.25.5 All employees are not allowed to wear Jeans, Hats, T-shirts, Sports Wears, Overcoats, Sweaters, Scarves, Snickers, Sandals and Canvas shoes during office hours.

5.25.6 Female employees are not allowed to wear Body Tight, Miniskirt, Hot Pants, Translucent or Semi Translucent Dresses of any kind, and other inappropriate Dresses that will affect the image of the Bank in the eyes of its customers and the general public.

5.25.7 Hair must be clean, groomed and should be presentable to the Banking standard. Those who cover their Heads on religious ground are exceptions.

5.25.8 All immediate managers are required to monitor the way their employees are dressed to ensure that appropriate dress is worn.

5.26 Dealing with Outside People and Organization

5.26.1 Employees must take care to separate their personal roles from their Bank positions when communicating on matters not involving the Banks business.

5.26.2 Employees shall not use the Bank identification, stationery, supplies, and equipment for personal or political matters.

5.27 Funds and Other Assets

5.27.1 Employees who have access to the Bank funds in any form shall follow the prescribed procedures for recording handling and protecting money as detailed in the Banks policies and procedures or other explanatory materials or both.

5.27.2 The Bank shall put strict standards to prevent fraud and dishonesty.

5.27.3 If employees became aware of any incidence, evidence or suspicion of fraud and dishonesty, they should immediately communicate to their immediate managers or supervisors or seek appropriate guidance so that the Bank can promptly investigate further.

5.28 Violence in the Work Place

- 5.28.1 Violence, threats of violence, and intimidation in the working place are strictly prohibited and such malpractice shall be subject to serious disciplinary measure.
- 5.28.2 These malpractices may include using threatening language, both verbal and written, threatening gestures and actual physical fighting & pushing.

5.29 Workplace Order

- 5.29.1 All Employees shall be expected to keep their workplace in a clean and organized manner to promote efficiency and keep the image of the Bank.
- 5.29.2 Files and documents not required for immediate use are to be properly and orderly placed. Desks are always to be kept clean and free of unnecessary clutter.
- 5.29.3 All employees should react to unclean environment to the responsible staff or office of the Bank.

5.30 Co-operation and Teamwork

- 5.30.1 The nature of the activities of a Bank shall seek mutual co-operation and teamwork.
- 5.30.2 The quality and quantity of work done by a certain group has a direct impact on the functions of other similar group. Such being the case, all workers are required to

make efforts for mutual assistance and teamwork to realize the set objectives and goals of the Bank.

5.31 Harmony with Colleagues and Customers

5.31.1 All Employees are expected to build and strengthen the existing smooth and harmonious relationship with their colleagues and customers.

5.31.1 All questions forwarded from clients or colleagues shall need to be entertained carefully and politely. In other words, dependability, friendliness, genuineness, reliability and thoughtfulness must be the characteristics of the staff of Tsehay Bank.

5.32 Effective Communication

5.32.1 Every employee of the Bank shall be duty bound to exercise effective communication. These involve even communicating negative or difficult messages without creating conflict or destroying trust.

5.32.1 During communication every employee should be courteous, sensitive, honest and should be considerate to the needs of others.

5.33 Wearing Name Tag

5.33.1 All Employees during office hours shall wear name tag. Name tags should be hanged on the neck in a visible manner.

- 5.33.1 Immediate Managers or supervisors shall ensure that staff have a name tag, if otherwise must ask the appropriate office to prepare one.

5.34 Wearing Visiting Tag

- 5.34.1 All Visitors, who want to visit an official or employee of the Bank, must first secure visitor's tag and shall wear same during their visits.
- 5.34.1 When the visitor finish his/her business and exit from the Bank's premise the Security personnel shall ensure that the tag is returned.

5.35 Practicing Religious Ceremonies & Rituals

- 5.35.1 The Bank shall prohibit the practice of religious ceremonies and rituals in the office or in the premises of the Bank.
- 5.35.2 Posting/fixing religious posters and pictures, playing religious songs in workplace shall not be allowed.

5.36 Alcohol, smoking and Drug Abuse

- 5.36.1 Reporting to duty being intoxicated with alcohol, weed and/or drugs are strictly prohibited.
- 5.36.2 Drinking or smoking of the aforementioned during office hours or entrance to the duty being intoxicated.
- 5.36.3 Smoking is prohibited in the Bank's premises and Tsehay Bank shall be 'Smoking free environment'.

5.37 Gambling and Selling

Selling any kind of goods or items and taking part in any gambling activity in the premises of the Bank shall be strictly prohibited.

5.38 Gifts or Gratuities

5.38.1 Except gifts & gratuities given officially by the initiation of the Bank, employees of the Bank are never allowed to demand for or receive or give, directly or indirectly any favor, gift reward, service entertainment or other things of monetary value from a party that wishes to establish or induce established business relationship.

5.38.2 In particular, the Bank shall strictly prohibit the acceptance of kickbacks and secret commissions from suppliers or others.

5.38.3 Any breach of these rules shall result in immediate termination and prosecution to the fullest extent of law.

5.39 Health & Safety

5.39.1 All Employees shall take care of their own health and safety and that of other employees'/customers' who may be affected by their activities at work

5.39.2 All Employees shall be cooperative when asked to be searched on the gates of the Bank's Premises.

5.39.3 Employees shall also be cooperative when asked for medical examination (such as in cases where there is

a suspicion that a worker's health condition may cause a safety or health hazard to other employees or customers) for the safety of employees , customers and/or the Bank.

5.39.4 All staff members shall give the appropriate support when required due to accident, or an immediate danger threatens the life of people/employees or property of the Bank.

5.39.5 staff members with health problems shall be encouraged to keep working at Tsehay bank as long as they are able to perform their duties and responsibilities, and their illness has no threat to themselves and other employees and customers

5.39.6 Employees shall not carry any weapons, including fake weapons, firearms, ammunition etc. in the premises of the Bank unless permitted due to the nature of the work (such as security Officers).

5.39.7 Any act, within the premises of the Bank, which endangers the actor or other fellow workers shall be reported to the immediate Supervisor or other appropriate body as quickly as possible.

5.40 Infectious/Contagious Diseases

In an effort to protect the Bank's personnel and customers from infectious/contagious diseases:-

5.40.1 Employees with health problems are encouraged to go on working so long as they are able to perform their duties and their illness presents no threat to themselves, other employees or customers. Employees who know that they have an infectious/contagious disease should not engage in any activity that could cause risk of transmission to others.

5.40.2 When an employee becomes aware that he/she possesses a contagious/infectious disease he/she should notify the respective manager about the case as quickly as possible in which case the manager should send the employee to the Bank's clinic or appropriate physician. Failure to notify immediate managers or supervisors shall lead the employee to legal accountability.

5.40.3 All employees' medical records are strictly confidential. However, when an employee is found to suffer from an infectious/contagious disease, the Bank may resort to changing work assignment, disability layoff or termination. Termination shall be considered as a last resort.

5.41 Solicitations in offices of the Bank

Private solicitations in office for religious purpose and other such organizations from clients are strictly prohibited.

5.42 Weapons/Disasters or other Threats

- 5.42.1 The nature of Bank business makes it vulnerable to outside threats. As a result, the Bank provides appropriate weapons to its trained security guards to safeguard the Bank and its employees. Other than these staff members, no employee shall be allowed to have a weapon of any type on the Bank's premises or compound.
- 5.42.2 Branch and Treasury personnel shall be provided with specific procedures on how to deal with robbery and attacks at cash location. All staff members must also be aware of handling procedures for the threats received against the Bank. Any threats against the organization shall be considered serious and be reported immediately.
- 5.42.3 When an employee comes across threats of any form against the Bank, he/she shall inform the immediate manager immediately. The immediate manager (the staff in the absence of the manager) has then the responsibility to inform the local government office, the Human Resources Department and the Bank's Security and may even decide to interrupt regular activities.

5.43 Entrance/Exit Procedures for Employees and Visitors

- 5.43.1 Visitors/Customers may enter or leave the facilities during normal working time through the main entrance (front main gate) only.
- 5.43.2 A Security Guard is always on duty at the entrance and is responsible to search/check each employee, customer or visitor to ensure that the Bank's security is well maintained and the properties of the Bank are not taken out without permission.
- 5.43.3 When situation demands he/she has to examine briefcases, lunch boxes or bags, boxes and any other such personal belongings, until further notice.
- 5.43.4 During normal working hours employees may enter or leave the facilities of the Bank through the main entrance (front main gate). On working days but outside business hours, employees may be on the premises of the Bank. During such occasions, a security guard shall be on duty at the entrance to "sign in" and "sign out" all workers who are allowed to enter the buildings.
- 5.43.5 If a visitor wishes to call upon personnel in different offices after office hours, the security guard on duty shall be responsible for notifying the employees concerned. Under no circumstances may visitors be permitted to wander through compounds unaccompanied after office hours.

- 5.43.6 Security Services shall maintain entrance register to “Sign in” and “Sign out” of all staff members, who will be on duty after working hours.

6. Amendment & Review

- 6.1 The Executive Management Committee with the initiation of Chief Corporate Service Officer, may amend or update this code of conduct when deemed Necessary
- 6.2. Director of Human Resource Management shall be responsible for implementing the provision of this Code of conduct

7. Effective Date

This Code of conduct shall come into effect from the date of its approval by the CEO of the Bank.