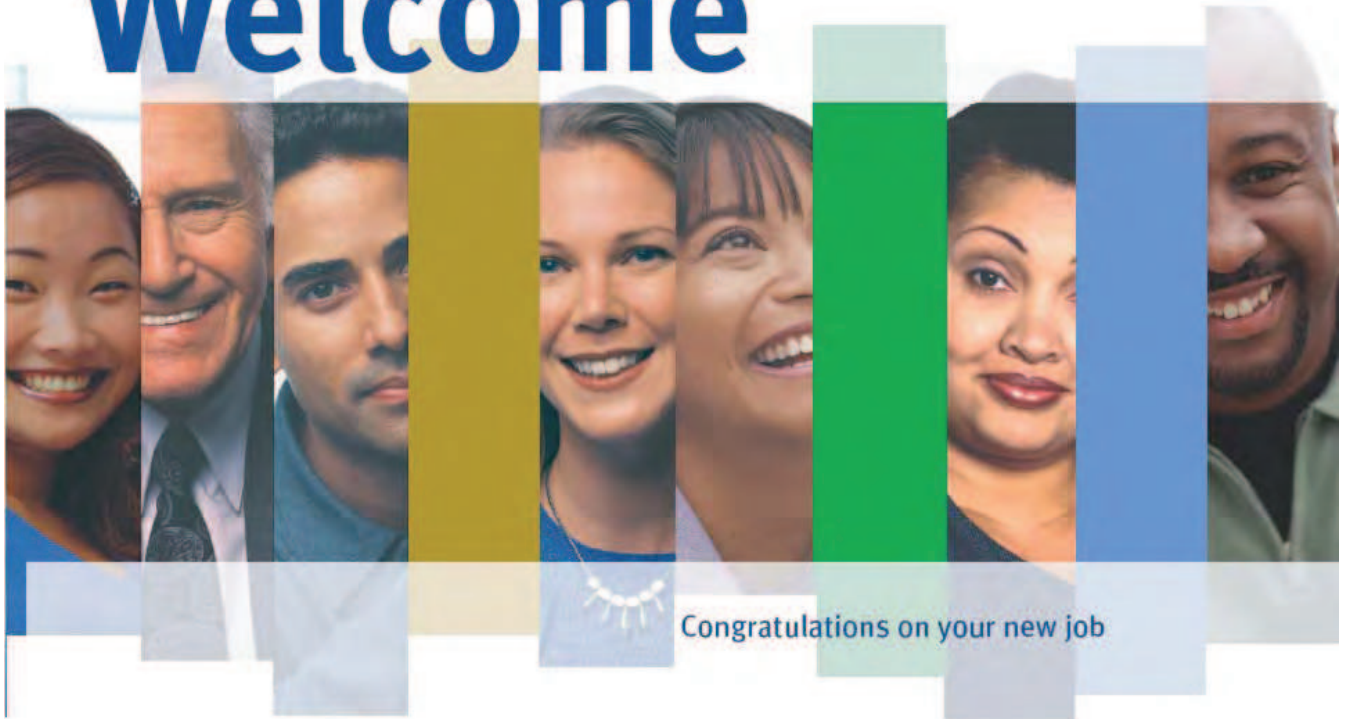


NEW HIRE WELCOME BOOK

# Welcome



Congratulations on your new job

J.P.Morgan

Welcome to J.P. Morgan!

You've joined one of the best client-focused banks in the most exciting region in the world. It is only with the most talented professionals in the industry that we earn the trust of our clients; so thank you for joining us.

More than ever, our clients' businesses and investments are being shaped by economic activity in the Asia Pacific region. These changes present great opportunities for successful global businesses, with a strong regional and local footprint, like ours.

J.P. Morgan has enjoyed a long and successful 140-year history in the Asia Pacific region. Our people are committed to doing their best - and being the best - for clients. Today, our regional business extends across 16 markets, employs tens of thousands of people and serves global and local clients across a wide-range of financial services.

Whichever way you look at it, there has never been a better time to live, work and do business in the Asia Pacific region. We're pleased you will be part of it at J.P. Morgan. There's no better place to become the best at what you do. Once again, welcome to our team.

A handwritten signature in dark ink, appearing to read 'Filippo'.

**Filippo Gori**  
Chief Executive Officer - Asia Pacific

## Permanent Account Number (PAN) Card

It is mandatory for every candidate joining JPMorgan to possess a PAN number. In case this is not available please read through the below information for applying for a PAN card. A copy of the PAN card or in case, applied for, a copy of the Acknowledgement form needs to be submitted along with the other documents to the Onboarding team.

**Note: Non-availability of PAN number will have tax implications**

### PAN card information and registration details :

Permanent Account Number (PAN) is a ten-digit alphanumeric number, issued in the form of a laminated card, by the Income Tax Department. It is mandatory to quote PAN on return of income, all correspondence with any income tax authority. It is also compulsory to quote PAN in all documents pertaining to financial transactions notified from time-to-time by the Central Board of Direct Taxes. All existing assesses or taxpayers or persons who are required to furnish a return of income, even on behalf of others, must obtain PAN.

In order to improve PAN related services, the Income Tax department has authorized UTI Investor Services Ltd (UTIISL) to set up and manage IT PAN Service Centers in all cities or towns where there is an Income Tax office and National Securities Depository Limited (NSDL) to dispense PAN services from TIN Facilitation Centers. For convenience of PAN applicants in big cities, UTIISL has set up more than one IT PAN Service Center and likewise there are more than one TIN Facilitation Centers.

PAN application should be made only on Form 49A. A PAN application (Form 49A) can be downloaded from the website of Income Tax department or UTIISL or NSDL given below:

**PAN Application Form:** <http://incometaxindia.gov.in/Archive/Form49aE.PDF>

**FAQs :** <http://incometaxindia.gov.in/PAN/Overview.asp>

## HDFC Bank Checklist

Please read the following instructions carefully before you proceed with filling in the forms for opening of your corporate salary account.

### Documents required on the date of joining for HDFC Salary account opening:

Two Passport Size Photograph

Original Photo ID and Address Proof

For address proof any one of the following documents are required :-

- Aadhar Card (Original and 1 photo copy)
- Pan card (Original and 1 photo copy)

For foreign national only :

- Passport & OCI ( Original and 1 photo copy )
- If OCI is not applicable then valid VISA & FRRO ( Original and 1 photo copy)

For existing HDFC account :

Kindly complete HDFC account mapping process on the day of induction. HDFC representative would be carrying the mapping form

## Reading Instructions

### Personal Account Dealing

The Personal Account Dealing - Firmwide Policy (Policy) of JPMorgan Chase & Co. (firm) is designed to help prevent and detect violations of securities laws and industry conduct standards, and to minimize actual or perceived conflicts of interest that could arise due to personal investing activities.

In accordance with the Policy, employees and contingent workers (Workforce Members) in a majority of the firm's Lines of Business who own, or manage, investment accounts (either directly or indirectly), are subject to the Policy and are required to:

- Disclose their personal and associated trading accounts. This includes accounts:
  - Of a Workforce Member
  - Of a Workforce Member's spouse, domestic partner or minor children (even if financially independent)
  - Of individuals who receive significant financial support from Workforce Members who are subject to the Policy
  - In which a Workforce Member or other individual listed above has a direct or indirect financial interest
  - Over which a Workforce Member or other individual listed above has, or shares, the power (directly or indirectly) to make investment decisions (whether the Workforce Member or other party has a financial interest in the investment account, or not)
- Disclose their personal and associated private investments. This includes investments in non-publicly-traded entities, such as:
  - Hedge funds
  - Venture capital funds
  - Private equity funds
  - Private businesses
- Maintain their personal and associated trading accounts with an approved broker (where applicable).
- Pre-clear all purchases, sales, pledges and gifts of financial instruments, including publicly-traded and non-publicly-traded securities, unless specifically listed as exempt.
- Maintain their personal and associated investments in accordance with the minimum holding period for most Lines of Business which is 30 calendar days. (A longer holding period may be imposed depending on your Line of Business)
- Provide the firm with transaction details for all disclosable investment accounts on a regular and timely basis

Other key adherences to the Policy include:

- Workforce Members are expected to engage in investment activity with long term objectives in mind and refrain from any speculative or short-term trading.
- Day trading by Workforce Members and associated individuals is strictly prohibited
- Workforce Members in possession of material, non-public information are strictly prohibited from transacting on the basis of that information

The following Employees and Contingent Workers are subject to the Policy:

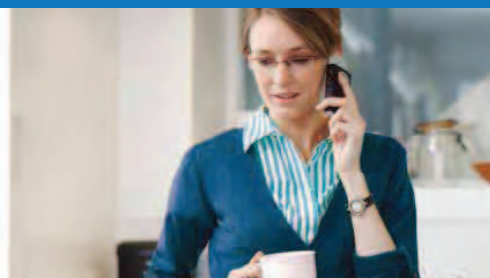
- All Corporate and Investment Bank Employees (except Global Service Center (GSC))
- All Commercial Banking Employees
- All Asset Management Employees
- Consumer & Community Banking (CCB) Employees who work in the Chase Wealth Management business group, hold FINRA registrations or work in CCB Finance roles
- Corporate Sector Employees designated as Private Side, Access Person, Window List, or working in Corporate Finance, or otherwise notified by their management and Compliance that they are subject to this Policy
- CIO - Treasury Employees
- Operating Committee members, their direct reports and their administrative assistants
- Contingent Workers who are designated as Private Side and Temp / Individual
- Contractor or those Contingent Workers who are designated as Access Persons
- Employees notified that they are subject to the firm's Window List requirement for JPMC securities
- Global Knowledge Network Workforce Members who are designated as Private Side
- Employees who do not meet the criteria above but meet one of the criteria below:
  - Hold active U.S. FINRA registrations
  - Designated as Private Side or Access Person
  - Are designated as subject to this Policy by business management and Compliance

If you need further clarification or have questions, please contact your hiring manager.

## The JPMorgan Chase Code Reporting Hotline

The Code Reporting Hotline is one way for you to report known or suspected violations as required by the Code of Conduct.

- The Hotline is operated by an external U.S. company so you will speak with someone who is not a JPMorgan Chase employee.
- It is staffed 24/7 so you will always speak to a person, never a recording.
- It offers translation services on request.
- It can be reached by phone or via Internet, email, fax or regular mail.



## What Happens When You Contact the Hotline?

- The information you report will be sent to JPMorgan Chase's internal investigations units for appropriate follow-up.
- Reports are handled promptly and discreetly.
- Retaliation for reporting in good faith is strictly prohibited and will not be tolerated.
- You will be given the opportunity to report anonymously.



## What Should You Report to the Hotline?

The Code of Conduct requires you to report known or suspected violations of:

- The Code of Conduct
- Any other JPMorgan Chase policy
- Laws or regulations relating to JPMorgan Chase's business

The Code Reporting Hotline is one way to make those reports. Note that you can also report violations through any of the channels referred to in the Code, including internal Human Resources channels for reporting harassment or discrimination.

## What Should You Report Elsewhere?

You should not use the Code Reporting Hotline for reports that do not relate to the violations listed above, such as:

- Lost equipment – laptop, Blackberries, etc.
- SPAM or phishing emails
- Building security or life-threatening emergency
- Questions on payroll issues, benefits or other HR matters
- Questions about the Code or other Company policies

In the event of an emergency,  
please contact your local  
emergency services number.

## Speak Up!

If you see or suspect misconduct, don't ignore it. Say something. The Code of Conduct requires it, and it's the right thing to do.



## REPORTING HOTLINE

Here's how to contact the Hotline from your location. Note that there may be variations in the reporting process in some other JPMorgan Chase locations due to local legal or regulatory requirements.

## Report via phone:

Australia:	First dial the access number (1-800-881-011 or 1-800-551-155), then dial 855-576-2633.
Bangladesh:	First dial the access number (157-0011), then dial 855-576-2633.
China:	In Shanghai and south China, first dial the access number (10-811), then dial 855-576-2633; and in Beijing and north China, first dial the access number (108-888), then dial 855-576-2633.
Hong Kong:	First dial the access number (800-96-1111 or 800-93-2266), then dial 855-576-2633.
India:	First dial the access number (000-117), then dial 855-576-2633.
Indonesia:	First dial the access number (001-801-10), then dial 855-576-2633.
Japan:	First dial the access number (00-539-111 or 00-663-5111), then dial 855-576-2633.
Kazakhstan:	Call collect by dialing an operator and then dialing 770-613-6328.

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- Malaysia: The access number may not work from a business phone. Please dial from a residential or cell phone. First dial the access number (1-800-80-0011), then dial 855-576-2633.
- New Zealand: First dial the access number (000-911), then dial 855-576-2633.
- Pakistan: First dial the access number (00-800-01-001), then dial 855-576-2633.
- Philippines: The access number may not work from a business phone. Please dial from a residential or cell phone. First dial the access number (1010-5511-00 or 105-11), then dial 855-576-2633.
- Singapore: First dial the access number (800-011-1111 or 800-001-0001), then dial 855-576-2633.
- South Korea: First dial the access number (00-729-11), then dial 855-576-2633.
- Taiwan: First dial the access number (00-801-102-8800), then dial 855-576-2633.
- Thailand: First dial the access number (1-800-0001-33), then dial 855-576-2633.
- Vietnam: First dial the access number (1-201-0288), then dial 855-576-2633.

Report online: [tnwgrc.com/JPMC](http://tnwgrc.com/JPMC)

Detailed information on the Code Reporting Hotline is available on the Code of Conduct home page.

JPMORGAN CHASE & CO.

## You are Responsible for Your Own Conduct – Take Time to Think Before You Act.

### Ask yourself:

- Is it legal?
- Does it comply with our Code and Company policies, and the principles of ethical behaviour they reflect?
- Am I sure that it would not cause loss or harm to our Company and its shareholders?
- Would it be okay if everyone did it?
- Am I sure I would not feel uncomfortable or embarrassed if I read about it on the front page of the newspaper?

If the answer to any of these questions is “no,” then the action is very likely wrong and you should avoid it. If the answers aren’t clear, don’t take a chance. Consult your Code of Conduct Specialist, Compliance Officer, Employee Relations, Human Resources Business Partner or Line of Business HR Support Team.

## Holding Our Standards High

JPMorgan Chase has earned a reputation as an institution that maintains high standards of transparency and accountability. Building on that reputation requires a strong commitment – by everyone – to make our Company the best it can be.

## Help Protect Our Good Name

Each of us has a responsibility to conduct the Company’s business honestly, fairly and ethically. We are required to follow the JPMorgan Chase Code of Conduct, all other Company policies and procedures and all applicable laws and regulations. We also have a duty to speak up whenever we see or suspect illegal or unethical activity.

Translations of this pamphlet are available on the Code of Conduct home page.

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## Integrity: It Starts With You



Code  
of  
Conduct

Our integrity and reputation depend on our ability to do the right thing, even when it’s not the easy thing.

JPMORGAN CHASE & CO.