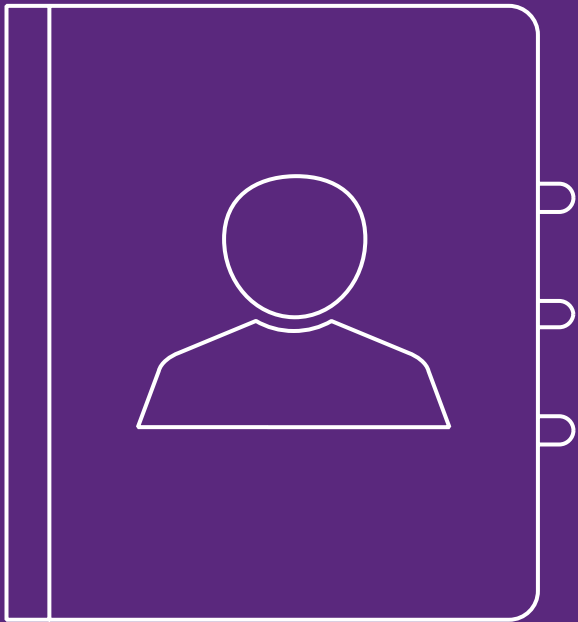# New Joiner
Guide

NatWest Group

Welcome to NatWest

Welcome to an exciting journey!

Welcome to the start of your career journey with NatWest.

You would have attended the One Bank Induction program and hopefully would have an overview of the organization. As you settle in your respective teams, this guide will help you in the first 3 months of your journey. It will provide you with information and guidance on getting started, key policies and expected behaviours.

Together, we have a bold ambition; to become a purpose-led organization – a more sustainable business that can deliver better outcomes for our customers, colleagues, shareholders, and for wider society.

Your Line Manager is there to provide support and guidance through your on-boarding period and beyond. They will be monitoring your progress and will be there if you want to discuss any learning and development needs and concerns.
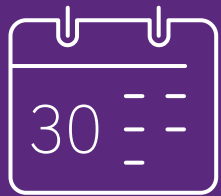
Your first 90 days

Here is what your first 90 days will comprise of:

Within 30 days	Within 60 days	Within 90 days
Joining formalities – Form filling and other HR related formalities	Technology India Business Induction (Digitized)	Performance Management – Completion of Quarterly check in with Line Manager
One Bank Induction Programme	Career Model – Building Careers	
Meeting the team	Determined to Lead	
System set up, various access requests and other collaboration tools	Key Networks and Forums	
Mandatory learning modules completion		

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First 30 Days

1.1   One Bank Induction Programme

Please ensure that you attend the One Bank Induction Programme planned in the week of your joining and TI Business Induction which is planned in the third week of the month. You would receive workday enrolment notification for the same. For more details of sessions please follow learning page on your **workday profile**. The Induction program will give you brief about:

- Rich history of the bank, plan for the future of NatWest, our values and what it's like to work at NatWest
- Our Blueprint and how you can help us achieve that by living our values
- Technology India organization and various business verticals

Expect to come away from the programme clear about where you fit in the company and how valuable you are to us. By the end of the session you should be familiar with our Ways of Working.

Our Values

Inclusive	Curious	Robust	Sustainable	Ambitious
We work together to achieve great things wth our colleagues, communities and customers.	We experiment and explore wth relentless curosity and broad perspectives.	We strive to keep our colleagues, customers and communities safe and secure.	We care deeply about our impact on people and the planet.	We are role models for the change we want to see – guided by our Purpose.
We celebrate and respect everyone's strengths and differences and share our knowledge and experiences.	We are courageous and creative innovators, who try new things.	We act wth integrty and take risk intelligently.	We show empathy, build relationships in a digital world and are at our customers' sides throughout their lives.	We priortise wellbeing and learning for ourselves and others.
We are committed to nurturing a far and inclusive environment where we all feel we belong.	We deliver One Bank value through innovaton.	We make good decisons and trust each other to do so. We solve problems and deliver the best outcomes.	We act responsibly for the long-term.	We set high standards for ourselves and others to achieve outstanding results.

CPC Behaviours

Connected	Improver innovator	Critical thinker	Trusted advisor	Change ready
Sklls & Behavours:	Sklls & Behavours:	Skills & Behavours:	Skills & Behavours:	Skills & Behavours:
• Valuing differences • Collaborating • Team working • Communication • Community connections	• Creative thinking • Continuous improvement • One Bank thinking • Digital lteracy • Working at pace • Aglie methodology	• Understanding problems • Decision making • Data lteracy • Challenging decisions • Strategic thinking • Cyber safety	• Building relationships • Focusing on customers • Considering others • Doing the right thing • Taking ownership • Expertise	• Resilience and wellbeing • Adaptablity • Self-directed learning • Learns from experience • Constructive feedback • Coaching • Achieving results

Our Code

Our Code reminds us all to behave ethically and consider the consequences of our actions. How we think. How we behave. How we do things. Our customers, colleagues and communities we do business in trust each of us to be thoughtful and professional in everything we do. They expect each of us to exercise good judgement and to do the right thing. Our Code helps us know what to expect of each other, what to do when we're unsure of a decision and where to go for advice if we need it. For more information, click **here**.

Doing the right thing is not always easy or obvious.

From time to time you may be faced with difficult decisions to make that may cause conflict.

When is doubt, use the YES check for guidance:

1 Does what I am doing keep our customers and the bank safe and secure?

2 Would customers and colleagues say I am acting with integrity?

3 Am I happy with how this would be perceived on the outside?

4 Is what I am doing meeting the standards conduct required?

5 In 5 years' time would others see this as a good way to work?

For more information, click **here**.

Risk & Control

Records Management	Risk Culture	Security	NatWest Group Policy Framework
Is a way in which we manage and control bank's records. Click **here** to read more	Is the way we work and think. Click **here** to read more.	The security portal has guidelines and information on how we could keep ourselves and our customers safe from a variety of threats. Click **here** to read more.	Policies direct what must be done, under what circumstances, and how. It contains the controls required to ensure we stay within risk appetite and/or a set of principles. Click **here** to read more.

1.2   Meeting the team and stakeholders

Your line manager would support you in getting started and will also:

- Organize your initial induction programme in the team, before you start

- Introduce you to your colleagues and stakeholders

- Provide you with key information including introductions to key contacts, telephone lists, and basic procedures that will help you feel part of the team/department/organization

Your Line Manager will be a role model for you in demonstrating all relevant behaviours, skills and knowledge required to be successful in the new role. They will also provide immediate feedback and support to you and help to build confidence and competence in your role.

Your Responsibilities	
	• Understanding your role and what is expected of you
	• Getting familiar with your local environment including access to the building
	• Meeting team members and spending time with your Buddy
	• Try to establish as many relationships as possible as early as possible. These will be invaluable to you as you begin to become productive in your new role
	• Reading the relevant Information that has been provided to you

1.3   Up and Running with IT

On your first day you will receive several log-in details and reference numbers to help you access certain systems. Familiarize yourself with the following IT jargons.

Term	What is it?	What is the use?
RACF	Resources access control facility	Your unique user ID to access the main bank systems. Every employee has their own RACF which is usually a combination of 7 letters from their first name and surname. Your line manager will provide you with this. It provides an audit trail of your activity throughout our systems.
Employee ID	Your unique Employee ID	This is your individual employee reference, 7 numbers long, e.g.: 1234567. This will be used by other departments to identify you. Your Line Manager will provide you with the same.
IT Serviceline	An internal IT helpdesk	**Serviceline** is the IT support for NatWest. They support with access and permissions, faulty equipment and technical issues. You will contact them when getting your IT set up by dialing 8068265757
User domain	The domain that your RACF is held on	You will need this when requesting access and communicating with Serviceline. Your Line Manager will tell you this.
SIACS/Building Access Card (applicable in case employees resume coming to office)	Single Access Control System	Supports access to all buildings in India
CWS	Core Web Security	Core Web Security (CWS) is the Bank's main solution system for securing access to web based solutions. Without accurate CWS you will not be able to access the bank's systems. Your LM will need to fill in the same for you.

Term	What is it?	What is the use?
Cost Centre	A way of paying for goods and services	Each department will have it's own cost centre that is used to keep track of spending. You will often need to supply your cost centre number when ordering IT equipment. Your Line Manager will fill you in on which ones to use in your department.
SNOW	WFH Technology Assets Request Management	Click here to know more about WFH support available in the organization and the bundles that can be ordered.

Logging On

Logging On	Checking your Details	Raising IT requests
Your Line Manager will guide you through your initial systems access by providing you with the RACF id created for you. Call 8068265757, Share your RACF so that you get the password to log on. Log on using your RACF and a password given to you which you must immediately change at first logon. Your password is secret – never disclose it to anyone. You are responsible for actions performed on Group IT systems using your unique user identifier.	Check all of your personal details are held correctly in **Workday**. **Please note:** For you to access all bank systems your Line Manager should have completed the CWS form.	You can use **ServiceLine Express** for raising IT requests.

Please ensure that you have the following things in place for a smooth set up:

Logged into your PC?
If you have not received your User ID please speak to your Line Manager as this should have been created before you joined. Please see the above instructions on logging in.

Checked your information on the Workday?
In **Workday** please make sure that your personal information is updated.

Have Core Web Security (CWS)?
Without CWS you will be unable to access any NatWest systems. Please ask your line manager or any colleague to raise a CWS request by filling the **Core Web Security form**.

Please fill in the required details in the form & click on the **"Submit Request"** tab & send it to ~ TSI IT Helpdesk.
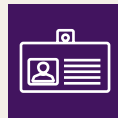
Aware of how to raise IT requests?
Raise **SLX** request for all IT support and access.

Please ensure that you have the following things in place for a smooth set up:

Ordered your access pass?

For building access complete the following steps mentioned in the link **here** (applicable in case employees resume coming to office).

Have access to shared drives?

Please speak to your Line Manager about which shared drives you need access to and raise a request via ServiceLine Express.

Have RBS Anywhere 2.0 Softtoken (home working facility)?

Speak to your Line Manager about whether it is appropriate for you to have access to this service. If yes then follow the below steps:

- **Step 1** – For remote access, you must first request RBS Anywhere 2.0 access. This will give you the initial authority to access your desktop applications outside the corporate office. Do this via a request to **ServiceLine Express**. For more clarity you can connect IT service desk by dialing 8068265757

- **Step 2** – Your secure ID token provides an additional level of security when working away from the office. It allows you to access a code that changes every minute, which confirms that it is an approved employee signing on. Your secure token request will be triggered by the request for **NatWest Group Connect – Remote Access**

- **Step 3** – You will need your secure ID token up and running before you are able to do this. You will log on via rbsconnect.rbspeople.com

- Click **here** for everything you need to know to work remotely

1.4	Communication and Collaboration Tools

Email

Microsoft Outlook provides our email service and this should have been set up for you in advance of your arrival.

Please also ensure you are on the correct mailing lists and that your auto-signature is configured. Check with your line manager to ensure that you have been added to the appropriate distribution list to receive timely information.

To set up your auto-signature in Outlook select Tools → Options → Mail Format select Microsoft Exchange Server in the 'Select signatures for account' box.

Email (cont'd)

Please ensure that you follow the below guidelines in relation to emails:

Personal email: Don't send bank information to your personal email address, whether to work on at home or for any other reason.	Working from home: You must use approved bank solution for remote access.	Unsolicited/ Unexpected emails: Be cautions when opening – do not click on links or attachments. If in doubt, delete there emails without opening them. Forward any suspicious emails (as an attachment) to ~Phishing.	Bank information: Classify and label the bank information you create, including email. Labeling will help to make sure the information is handled securely.

Skype for business

An instant messenger tool, used as a means of delivering instant connectivity with colleagues across the bank. Follow the **link** to know more and for getting started with Skype for business.

Workplace by Facebook

Utilizes the connectivity of Facebook in a professional environment. Create dynamic groups, share information, experience and advice in an informal, fluid environment. Follow the Workplace link **here**.

Just follow the **simple guide** on the Intranet. This will show you how to activate your account, download the app, look who to follow and set up your notifications.

You can also – **download the app** for your phone or tablet. You can use it and stay in touch when you are away from your desk.

Zoom

It is the bank's chosen video-conferencing tool and is currently available via mobile.

It has features like Video, chat, whiteboards, screen, slide share and breakout rooms. The tool allows for greater interactivity between over 100 participants per session.

Please sign up here by directly using your official email address.

It can also be accessed via the Apple and Android app stores by downloading Zoom app. Here's a guide on how to **install Zoom securely**.

To get more details on Zoom please click **here**. You can also follow more updates on Zoom at **workplace**.

Egress Switch (Sending External Emails) egress	It's a new tool introduced across the bank to allow secure email communication between NatWest group and customers or third parties. It encrypts both the email and any attachments, enabling us to send confidential or secret information securely. It allows real-time revocation of permissions in the event of a secure email being sent to an incorrect recipient. The introduction of Switch DOES NOT mean there are any changes to our information security policy and in particular with regards the sending of emails to external parties / home email addresses. To know more click **here**.
Microsoft Teams	Microsoft Teams is a platform that combines workplace chat, meetings, notes, and attachments. Teams brings together the full breadth and depth of Office 365, to provide a true chat-based hub for teamwork and give users the opportunity to create a more open, fluid, and digital environment. Microsoft Teams is built on existing Microsoft technologies woven together by Office 365 Groups. To know more click **here**.
Office365 on Mobile Office 365	Office 365 services are accessible from mobile devices, promoting improved collaboration and productivity. Follow this **link** to get a guidance on setting Office 365 on mobile.
AskArchie Ask Archie	Ask Archie is an artificial intelligence chatbot and is here to support you with your Technology, Property, Purchasing Support and Human Resources queries. Say Hello to **Archie**, your virtual support assistant. You can chat with him by clicking on the **Can I help?** button to the right of every page on iHelp, MyServicePortal, ServiceLine Express and from your Desktop! Click **here** to view a video on getting the best from Archie.

1.5   HR Systems – Key Polices and Processes

You will receive several log-in details and reference numbers to help you access certain HR systems. Familiarize yourself with the following HR jargons.

Term	What is it?	What is the use?
HR Portal	Key HR Systems and Processes	Online **HR portal** with key policies and processes.
ADP	Payroll & Benefits	In continuous endeavor to make NatWest a Great Place to Work, your **ADP** portal is now a **ONE STOP SHOP** for all pay & Benefit related activities. Employees will receive the login credentials between 7–10 working days of their date of joining.
Time Booking	Recording Time	All Technology employees are required to record time on a weekly basis in **Oracle**. Please connect with your Line manager to understand the project code.
BCD Travel Tool	Requests for travel	Familiarize yourselves with the **BCD** an online booking tool, update your profile, request to be a travel arranger if applicable and visit the Travel Hub where you'll find lots of helpful information. Update your travel profile on **www.tripsource.com**.

Please ensure that you have the following things in place for a smooth set up:

Received your Employee ID Number?

Please consult your line manager since you will receive this on Day 1.

Received login ID and password for ADP?

Employees will receive the login credentials between 7–10 working days from the DOJ.

Understand the leave policy?

Employees need to familiarize themselves with the **leave policy** and apply on Workday.

Understand dress code?

Personal appearance contributes to the image and reputation of the Bank. We expect you to maintain a professional image at all times, observing the local dress code where applicable. If you are in any doubt about what constitutes acceptable dress, please ask your Line Manager. You may click **here** to view our Dress Code Standards.

Follow the working hours?

Please also speak with your Line Manager to check how the team operates on a day to day basis since some team may be aligned to either UK, APAC or US shift timings.

Understand how to book time?

Time booking is done by entering a Project Code &Task into a 'Time Card' and keying the number of hours spent each day on one or more activities. You can set 'Templates' if you work on a project for a period of time or for Standard Activity time, making it quicker to submit the Time Card. Follow the below steps:

- Go to Oracle Homepage using the **link** and click **NatWest PA Project Timesheet Entry (UK)** from the **Main Menu**
- Select Create Timesheet for booking

Project	Task	Employee Type
Check with your LM on the project code	Time Booking-Time Booking	Employee Time – For Permanent Employees

- India resources are required to work for **8 hours/day and 40 hours/week. Do not key '0' for a non working day (Saturday and Sunday)**, leave it as blank

You can record your time on holiday, training etc. to Standard Activity Code on your Line Manager's advice.

1.6	Mandatory learnings – Group Policy Learning (GPL)

We follow an annual GPL programme in which everyone completes learning modules on a quarterly basis to keep their knowledge up to date. These are mandatory and tracked at a global and regional level. You will see these in your learning plan every quarter on Workday.

1.7	Performance Management

The CPC Behaviors are aligned to our purpose, goals and risk culture, and will help you build your capability for a successful career inside (or outside) of the bank. They help us recognize the value and importance of data and risk, improve how we work together, and support each other in a more agile environment.

The CPC Behaviors apply to all employees. Here's the **guide** to Preparing and having a conversation around the CPC Behaviors.

ePerformance

You will be setting your objectives and progress against the four themes of Customer, People, Financial & Business Delivery and Risk & Control – the key areas that will deliver the bank-wide strategy. At the same time, you'll be creating your personal development plan (PDP).You will be agreeing your performance objectives with your Line Manager and confirm the same on Workday to be clear about what you need to achieve, the CPC behaviors to be followed and what success looks like. You will need to complete your Monthly check in and Quarterly check in with respect to your performance discussion on **Workday**.

Refer our **Performance page** that has exhaustive guideline around Performance process.
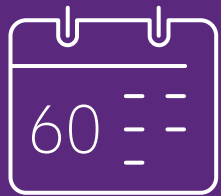
60 Days

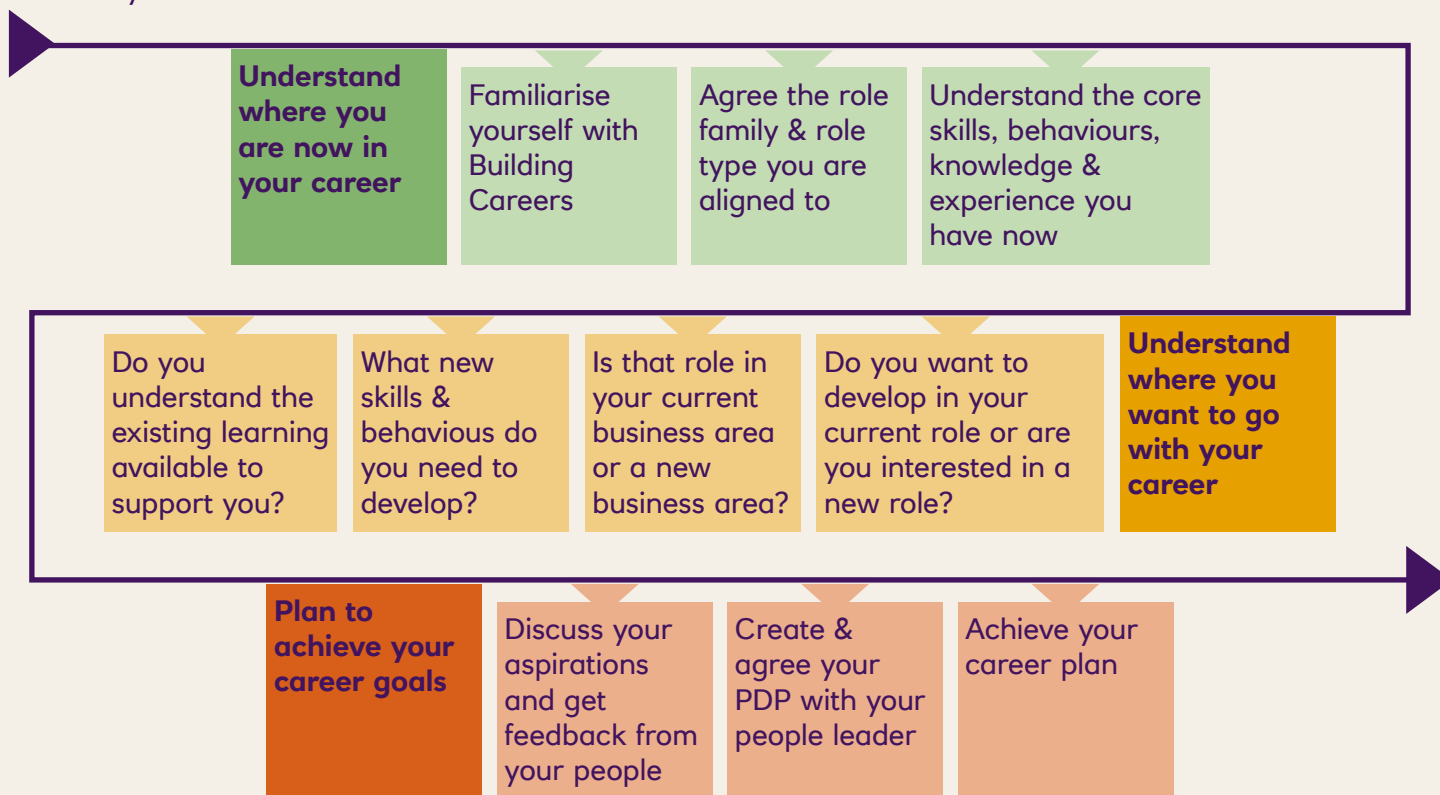## 2.1 The Building Careers Common Role Framework helps you to achieve your career goals

To help you have great career conversations with your leader and equip you with the tools that can help you with this, we have Building Careers Common Role Framework (CRF) for our colleagues.

This framework will help us support Services to become Simpler, Smaller and Smarter as we work towards our ambition of becoming number one for customer service, trust and advocacy.

What is Building Careers?

Building Careers is about helping you develop in your current role, as well as any future roles you may be interested in by:

- Delivering a simple CRF which shows the skills-based role families we have in Services
- Provide clarity on minimum skills, behaviours, knowledge and experience required for roles in Services
- Providing a basis for great career development conversations and personal development plans for you

Understand where you are now in your career	Familiarise yourself with Building Careers	Agree the role family & role type you are aligned to	Understand the core skills, behaviours, knowledge & experience you have now

Do you understand the existing learning available to support you?	What new skills & behaviours do you need to develop?	Is that role in your current business area or a new business area?	Do you want to develop in your current role or are you interested in a new role?	Understand where you want to go with your career

Plan to achieve your career goals	Discuss your aspirations and get feedback from your people	Create & agree your PDP with your people leader	Achieve your career plan

For more details:

Contact your Line Manager/Building Career Champion

- Write to **~ Building Careers Programme**
- Visit **Building Career intranet page**

2.2 Determined to Lead (DTL)

What is it?

As a bank, our purpose is to champion potential, helping people, families and businesses to thrive

- For us to achieve our purpose, we need great leaders. Leadership is the single biggest factor that impacts performance. Determined to lead (Dtl) is our bank wide leadership programme. It teaches the skills and techniques that enable our leaders to lead, manage and coach. It enables positive behaviour change and an improvement in the performance of the leader and their team. **Click here**

Key tools and techniques – <u>Physician's Model</u>

The Physicians Model described the process we use to drive continuous improvement or solve problems and is used across NatWest.

Symptoms – know what is happening

Diagnosis – understand why something is happening

Treatment – implement an action that that is taken to fix a problem or get improvement of some kind

Follow-up – what are the follow-up actions? It is important to ensure that treatment actions are implemented and that they worked.

Bedside manner – recognises the impact that our interpersonal style has on the process of problem solving and continuous improvement.

Key tools and techniques – <u>Success Triangle</u>

It is great way to think about how you can do your best work and be successful at anything by being Clear Capable and Motivated.

Clarity refers to goals, expectations and processes.

Motivation is impacted by an individual's personal belief and passion but they may also be motivate by things like positive recognition or the opportunity for career progression.

Capability recognises that for people to do what is asked of them, they need to have the right skills.

Key tools and techniques – **MBDL**

This simple yet powerful format can be used to enable and achieve significant behaviour change.

More (Doing more of what you are already doing - increasing the frequency and / or quantity)	Better (Continuing to do the current activities but doing them brilliantly - increasing the quality)
Different (Starting to do completely different or new things; replacing less effective activities with new ones)	**Less** (Doing less of or stopping activities that produce fewer results)

Key tools and techniques – Managing Our Performance (MOP)

Managing our Performance Meetings are facilitated by every leader across the bank, every week. The key objective is to focus on topics designed to get behaviour change

Watch a MOP meeting being conducted.

Actions for you:

- Review the **DTL** site and key tools and techniques
- Understand the practical application of these tools from your Line Manager
- Start practicing key DTL tools and techniques

2.3   Personal Development Plan (PDP) Creation

A good PDP will help you develop the knowledge and behaviour to be successful in your current role and support your career aspirations.

- **Step 1**: Think about what you need to develop in the short, medium and long term
- **Step 2**: Getting feedback and knowing what drives you
- **Step 3**: Have a good development conversation
- **Step 4**: Identify some development opportunities

The **good goal setting and PDP guide** will help you think about your current capability, structure a development or career conversation and show you what a good development plan looks like.Our offerings as below can help you to work on your PDP effectively.

- NatWest Group Academy
- Technology Academy Portal
- Workday Learning
- Habit Calendar
- Skillport

2.4   Key Networks and Forums

NatWest supports a variety of resource groups organised by employees – known as **'Employee-Led Networks'**. The networks are made up of volunteer employees who play a key role in delivering, raising awareness of and influencing our bank-wide inclusion strategy. The networks also provide an avenue for focused personal development, as well as numerous networking opportunities for their members.

Here are some of the global networks:

Enable – The Disability Network

To enable people of all abilities, and those who care for others, to bring the best of themselves to work.

- A group of NatWest employees who believe that, by promoting awareness of disability and its impact, we create a better bank for colleagues, customers and the communities where we work
- Working together to help develop a truly inclusive culture within NatWest – one that enables people with all abilities and those who care for others to bring the best of themselves to work
- Established in 2013, currently with around 200 members, it has delivered awareness events on a range of disabilities, supported the development of disability-friendly products and services and contributed to the development of disability and inclusion learning

Click **here** to know more.

NatWest Group Gender Network

The Focused Women's Network was launched in March 2007 to help NatWest attract, retain and develop talented female members of staff. The network supports the development and career advancement of all NatWest colleagues.

It has almost 12,000 members spread across 33 countries. The network welcome male and female colleagues as members to the network – the development activities are relevant to both.

Click **here** to know more.

Families and Career Network

Open to all colleagues across NatWest, the network aims to celebrate and support the variety of cultures that exist within our organisation, as well as in our communities.
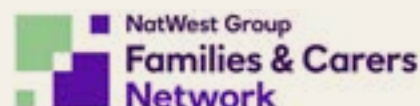
The network believes that by harnessing diversity, we can serve our customers better and help Natwest achieve business success – working together, celebrating our differences and doing the right thing to make NatWest a really good bank.

Click **here** to know more.

NatWest Group Rainbow Network

Open to all NatWest employees, we're one of the largest Lesbian, Gay, Bisexual & Transgender (LGBT) networks in the banking sector.

Established in 2005 by employees for employees, the group is working together to help develop a truly inclusive culture within NatWest, one that enables all colleagues to bring the best of themselves to work.

Click **here** to know more.

Do Good Feel Good – Volunteering & Community Involvement

We noticed that it wasn't just money that could make a difference, but that the skills and opportunities we could share with others, to help them help themselves, were often our most effective currency.

Today, in the communities we live and work in, we are right in the middle of helping more people than ever to make it in life by sharing our skills and providing opportunities to grow.

Click **here** to know more.

In addition to the above there are regional group and networks that you can be a part of.

DISHA

DISHA is an employee led initiative where, groups from different NatWest businesses across locations have come together to facilitate community welfare by supporting ~5000 children across 13 charities in India

Sustainable Futures

Sustainable Futures is a bank-wide employee led network that is here to empower colleagues to embed sustainability at home and at work. **Click here**.

Social Clubs

There will be various social clubs in your business area like sports, music, photography etc. Speak to your line manager for getting involved.

Well Being

Everyone's wellbeing is based on you as an individual. What works for one person might be different for others. There's lots of practical support available from coping with change to tips on parenting. Click **here** to know more.
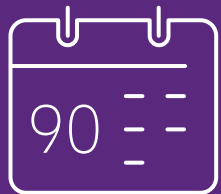
3.1 Performance Management – Review with the Line Manager

At the end of 3 months, your Line Manager will have a review discussion with you, with respect to your objectives, your performance and development plan. The following points will be covered in the discussion:

Your learning curve with respect to your objectives and feedback

Development Plan Review

Challenges and support needed by you

Next steps

Please ensure that regular one on one meetings are scheduled with your Line Manager. Regular 1:1 conversation are about having dedicated time with your manager so you have a shared understanding of your progress and achievements. It is also a chance to give and receive feedback and talk about your motivators, so that you are bringing the best of yourself to work.

Section 4:
Useful Contacts

4.1 Useful Contacts

Team	Contact	What is the use?
IT Team	8068265757 **Chennai:** ~ TSI ISD Chennai **Gurugram:** # ITO – India GNS Support Gurgaon **Bengaluru:** ~ TSI ISD Bangalore	Hardware, Internet and other system related requests.
HR People Services	022-66647272 or **AskArchie** (Chatbot)	For queries related to pay, HR policies/ processes, HR Portal, RBSelect
SAM Team	~ System Access management	Domain Login, RACF, Email

4.2 Personal Account Dealing (PAD)

Personal Account Dealing ("PA Dealing") occurs when employees or their Closely Associated Persons 'deal' in securities like shares or debt instruments, which would include bonds, options, depositary receipts and other related products, including equity, debt and commodity derivatives. A list of investment products and/or activities, collectively known as "RIPs" (Relevant Investment Products), which could be used by employees to deal in securities are set out in **ppendix B**.

Businesses and functions which are subject to Pre-approval Controls must ensure that employees; (i) register brokerage accounts, (ii) seek pre-approval from Line Manager/Supervisor and GCR before dealing in RIP's and (iii) observe the minimum 30-day holding period. Relevant businesses and functions must ensure employees:

• **Complete the PA Dealing attestation by accessing the link** https://pad.fm.rbsgrp.net/#/newRequest,where they are in a business unit in scope for use of the PAD System

- **Register brokerage accounts** – register "in scope" accounts (see [Mandatory Procedures Section 1 – Account Registration](#)) – account registrations must take place through the PA Dealing system or the local process that is applicable to their organisational unit and/or location

- O**btain pre-approval from Line Manager/Supervisor and** Global Control Room (GCR) via the PAD system https://pad.fm.rbsgrp.net/#/newRequest before 'dealing'. Note – Pre-approval is valid until the end of the next business day

- **Observe the 30-day minimum holding period** during this time employees are not permitted to sell their securities. Hold any securities acquired for a minimum of 30 full calendar days. There is an exception for any NatWest securities obtained by virtue of NatWest's employee share.

The link to the PAD policy is https://intranet.rbsres01.net/policies/RBSPolicyFramework/conduct/Pages/Personal-Account-Dealing.aspx

Non-Compliance

Any breach of this policy and/or associated procedures will be viewed as a serious matter. Employees who fail to follow this requirement will breach NatWest, legal and regulatory requirements and may render themselves liable to disciplinary action by NatWest, up to and including termination of their employment. Individuals are personally responsible for observing the rules that apply to them in relation to their personal dealings. Insider dealing is a criminal offence punishable by a fine or imprisonment.

Unless prohibited by local law, Natwest may also require employees, at their expense and without prior notice, to reverse, freeze or cancel any transaction(s) or positions(s) resulting from violations of this policy. Employees may also be required to disgorge any profits arising from such transactions and donate them to an officially registered or recognised charity.

For any doubts or queries request to get in touch with us by writing to us at **PAD.APAC@rbs.com** or call us at **APAC: Hotline +91 22 4043 7766**.

4.3	Managing Personal Conflicts (MPC)

The policy talks about employee's personal or financial interests conflict or appear to conflict with the interests of the bank or its Customers. Employees must act in the best interests of the bank and its Customers at all times and ensure their professional judgment is not compromised and their personal connections are never used to improperly influence business activities.

Personal Conflicts of Interest are identified as:

Outside Activities/Business Interests ("OBIs") – an employee undertaking certain activities and business interests outside of the scope of their employment.

Examples of OBI are:-

- Working for/being involved with a company/organisation/group other than the bank (whether or not compensation is received) which has the potential to give rise to a Personal Conflict of Interest, for example Directorships/Non-Executive Directorships

- Financial roles with certain organisations/groups

- Appointments which either make you; or bring you into close association with; current Public Officials (PO), politically Exposed Persons (PEP) or Restricted Recipient (RR)

Close Personal Relationships ("CPRs") – is a Close Personal Relationship an employee has with another person which goes beyond a 'normal course' business relationship and has the potential to give rise to an actual or perceived Personal Conflict of interest

Examples of CPR are:

- Family members, if they work within the financial services industry and you have regular business dialogue as an NatWest employee, or other business interaction with them

- Close personal friendships or family members employed by Customers of the bank or a third party supplier to NatWest who could potentially be influenced by an employee of NatWest to behave contrary to the interests of the entity they represent and you have regular business dialogue as an NatWest employee, or other business interaction with them

- Relationships with Customers or third party suppliers (which go beyond normal course business relationships) and may cause you to behave contrary to the interests of the bank or its Customers

- Family connections or close personal friendships with any Politically Exposed Person or Public Officials

Refer the **MPC policy link here**.

Failure to comply with this policy could result in:

- Unfair customer outcomes, reputational damage for the bank, arising from adverse publicity which could potentially damage customer relationships

- Regulatory censure and/or fines against the bank and/or its employees

- Disciplinary action up to and including termination of employment and

- The risk of legal action against the bank and/or its employees which can be punishable by fines and/or imprisonment

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