

COMMON EMPLOYEE POLICIES

Applicable to All Deriv Group Entities

Company: Deriv Group (Global Fintech / Online Trading Platform)

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DOCUMENT PURPOSE AND SCOPE

This Common Employee Policies document establishes the baseline employment framework applicable to all Deriv Group entities worldwide. It must be read in conjunction with the region-specific supplements (Singapore, Malaysia, UAE) that detail statutory requirements and local employment terms.

Where local law provides greater benefits or imposes stricter obligations than this common policy, local law prevails.

1. COMPANY OVERVIEW

1.1 About Deriv

Deriv is a global fintech company specializing in online trading services, providing CFDs (Contracts for Difference), forex, digital options, and other financial instruments to over 2.5 million clients worldwide. The company operates through multiple regulated entities across various jurisdictions to ensure compliance with local financial regulations.

Core Business Activities: - Online trading platform operation - Financial derivatives trading - CFD and forex brokerage - Digital options and multipliers - Cryptocurrency trading services - Risk management and quantitative trading

Global Presence: Technology and support centers are located in Singapore, Malaysia (Labuan, Cyberjaya), UAE (Dubai), and other strategic locations worldwide.

1.2 Regulatory Framework

Deriv operates through multiple legal entities, each regulated by the appropriate financial authority:

Singapore: - Entity: Deriv (SG) Pte Ltd - Location: 80 Robinson Road, #11-03, Singapore 068898 - Regulator: Monetary Authority of Singapore (MAS) - License: Capital Markets Services (CMS) license holder

Malaysia: - Entity: Deriv (FX) Ltd (Company No. LL13394) - Location: No. 1-23A, First Floor, Paragon, Jalan Tun Mustapha, 87008, Federal Territory of Labuan, Malaysia - Regulator: Labuan Financial Services Authority (Labuan FSA) - Membership: Labuan Fintech Association

United Arab Emirates: - Entity: Deriv Capital Contracts & Currencies L.L.C (Company No. 2279721) - Location: 2402, One by Omniyat, Plot No. 17, Business Bay, Dubai, UAE - Regulator: Securities and Commodities Authority (SCA) / Dubai Financial Services Authority (DFSA) - License: Categories 1 and 5 for OTC derivatives trading, financial products dealing, and financial consultations

Other Entities: Additional Deriv entities operate in BVI, Vanuatu, Mauritius, Cayman Islands, St. Vincent and the Grenadines, Malta, and other jurisdictions, each subject to their respective regulatory frameworks.

2. MISSION, VISION, AND VALUES

2.1 Mission Statement

To empower traders globally through accessible, reliable, and innovative trading platforms that leverage cutting-edge technology and AI-driven insights.

2.2 Vision

To be recognized as the world's first-choice AI-powered trading platform, setting industry standards for transparency, innovation, and customer-centric service delivery.

2.3 Core Values

INTEGRITY - Act ethically and transparently in all business dealings - Maintain the highest standards of professional conduct - Report violations of policies, laws, or ethical standards - Protect client data and company confidential information

INNOVATION - Continuously improve products, services, and processes - Embrace new technologies and methodologies - Encourage creative problem-solving and risk-taking within boundaries - Invest in AI, machine learning, and quantitative research

TEAMWORK - Collaborate across departments, countries, and time zones - Share knowledge and support colleagues' growth - Respect diverse perspectives and cultural differences - Work toward common goals with accountability

CUSTOMER FOCUS - Make decisions guided by client outcomes and satisfaction - Deliver reliable, user-friendly platforms and services - Respond

promptly to customer inquiries and issues - Anticipate and meet evolving client needs

RELIABILITY - Provide secure, stable trading platforms with minimal downtime - Maintain robust risk management and security protocols - Honor commitments to clients, partners, and colleagues - Build trust through consistent performance

3. CODE OF CONDUCT AND ETHICS

3.1 Professional Behavior Standards

All employees are expected to: - Treat colleagues, clients, partners, and third parties with respect and dignity - Maintain professional demeanor in all work-related interactions - Avoid harassment, bullying, discrimination, or abusive language - Represent the company positively in communications (written, verbal, digital) - Dress appropriately for office environment and client meetings - Arrive punctually for meetings, shifts, and commitments

3.2 Confidentiality and Data Protection

Employees must protect sensitive information, including but not limited to: - Client personal data, trading activity, and financial information - Proprietary trading algorithms, systems architecture, and source code - Business strategies, financial results, and M&A activities - Internal communications, HR records, and employee personal data

Data Protection Obligations: - Comply with applicable data protection laws (Singapore PDPA, Malaysia PDPA, UAE Data Protection Law, EU GDPR where applicable) - Use information only for legitimate business purposes - Access only data necessary for job responsibilities - Report data breaches immediately to IT Security and Compliance - Do not share login credentials or access tokens - Use encryption for sensitive data transmission - Properly dispose of confidential documents (shredding, secure deletion)

Consequences of Breach: Unauthorized disclosure or misuse of confidential information may result in disciplinary action up to and including termination, and potential legal liability under data protection and confidentiality laws.

3.3 Conflicts of Interest

Employees must: - Disclose any outside employment, consulting, or business activities that may conflict with Deriv interests - Declare personal trading accounts and activities as required by Compliance (especially for roles with market-sensitive information) - Avoid using company resources for personal business - Recuse themselves from decisions where personal interests may conflict with

company interests - Not solicit or accept gifts, entertainment, or favors that could influence business decisions (refer to Anti-Bribery policy for thresholds)

Personal Trading Policy: Employees in trading, risk, technology, and compliance roles are subject to personal trading restrictions and must: - Register all brokerage accounts with Compliance - Pre-clear trades in restricted securities - Observe blackout periods - Report trades as required by policy

3.4 Anti-Discrimination and Harassment

Deriv is committed to providing a work environment free from discrimination and harassment.

Prohibited Conduct: - Discrimination based on race, color, religion, gender, sexual orientation, gender identity, national origin, age, disability, pregnancy, marital status, veteran status, or other legally protected characteristics - Sexual harassment, including unwelcome sexual advances, requests for sexual favors, or conduct of a sexual nature - Verbal, physical, or visual harassment creating an intimidating, hostile, or offensive work environment - Retaliation against individuals who report discrimination or harassment

Reporting Mechanism: Employees who experience or witness discrimination or harassment should: 1. Report to their manager (if comfortable doing so) 2. Contact HR directly via email: [regional-hr-email] 3. Use the anonymous Ethics Hotline: [hotline contact details]

All reports will be investigated promptly and confidentially, with appropriate remedial action taken.

3.5 Anti-Bribery and Corruption

Deriv prohibits bribery and corruption in all forms, in compliance with applicable anti-corruption laws including the UK Bribery Act, US Foreign Corrupt Practices Act, and local anti-corruption statutes.

Prohibited Activities: - Offering, promising, giving, or authorizing bribes or kickbacks to clients, government officials, or business partners - Accepting bribes, kickbacks, or improper payments - Facilitation payments (even if customary in certain jurisdictions) - Improper gifts or entertainment exceeding policy thresholds

Gifts and Entertainment Thresholds: - Nominal gifts under USD 100 (or local equivalent) may be accepted if infrequent and disclosed - Cash or cash equivalents (gift cards, vouchers) are never acceptable - All gifts or entertainment exceeding USD 100 must be pre-approved by Compliance - Government officials: no gifts or entertainment without explicit Compliance approval

3.6 Market Abuse and Insider Dealing

Employees with access to material non-public information (MNPI) about Deriv, clients, or markets must: - Not trade on MNPI (insider dealing) - Not disclose MNPI to others who may trade on it (tipping) - Not manipulate markets through false information, spoofing, or coordinated trading - Report suspected market abuse to Compliance immediately

3.7 Use of Company Resources

Company resources (equipment, software, internet, facilities) are provided for business purposes. Reasonable personal use is permitted provided it: - Does not interfere with work duties - Complies with company policies (acceptable use, security) - Does not incur significant cost - Is not used for illegal, unethical, or inappropriate activities

Prohibited Uses: - Accessing, storing, or distributing illegal, offensive, or pornographic material - Gambling, cryptocurrency mining (using company hardware) - Unauthorized software installation or system modifications - Activities that compromise network security or data integrity

Monitoring: Deriv reserves the right to monitor use of company resources, including emails, internet activity, and files stored on company systems, to the extent permitted by law and with appropriate notice to employees.

4. EMPLOYMENT TYPES AND CONTRACTS

4.1 Employment Categories

Full-Time Employees: - Standard working hours: 40 hours per week (8 hours per day, 5 days per week) - Eligible for full benefits package (health insurance, leave, bonuses) - Entitled to statutory and company benefits as per regional supplement - Permanent employment subject to probation and performance

Part-Time Employees: - Regular but reduced hours (e.g., 20-30 hours per week) - Pro-rated benefits based on hours worked - Eligible for statutory benefits where local law requires (e.g., pro-rated annual leave, CPF/EPF contributions) - Company benefits subject to policy and approval

Fixed-Term / Contract Employees: - Employment for specified duration (e.g., 6 months, 1 year, 2 years) - Contract specifies start and end dates, with possible renewal - Benefits as outlined in contract and required by local law - Conversion to permanent employment possible based on business needs and performance

Probationary Employees: - Probation period: typically 3-6 months for new hires - Used to assess suitability, performance, and cultural fit - During probation, shorter notice periods apply (typically 1-2 weeks or as specified in contract)

- Confirmation of employment upon successful completion of probation - Probation may be extended by mutual agreement if additional assessment time is needed

Interns and Trainees: - Temporary engagement for training, learning, or project-based work - Duration typically 3-6 months - May be paid or unpaid depending on jurisdiction and program structure - Not entitled to full employee benefits unless otherwise specified

4.2 Employment Contracts

All employees will receive a written employment contract outlining: - Job title, role description, and reporting line - Employment type (full-time, part-time, fixed-term) - Commencement date and probation period (if applicable) - Place of work and any remote/hybrid arrangements - Working hours and overtime provisions - Salary, bonuses, and benefits - Leave entitlements (annual, sick, maternity/paternity, etc.) - Notice period for termination - Confidentiality, non-compete, and intellectual property clauses (where enforceable) - Reference to company policies and handbooks

Employees must sign and return the contract within the specified timeframe. Any amendments to employment terms require a written addendum signed by both parties.

4.3 Background Checks and Screening

Deriv conducts pre-employment screening to ensure suitability and compliance with regulatory requirements: - Identity verification - Educational qualification verification - Employment history verification - Criminal background checks (where legally permissible and relevant to role) - Credit checks (for roles with financial responsibilities, where permitted) - Regulatory reference checks (for licensed or controlled functions)

Offers of employment are conditional upon satisfactory completion of background checks. False information provided during recruitment may result in offer withdrawal or termination of employment.

5. WORKING TIME AND FLEXIBLE WORK ARRANGEMENTS

5.1 Standard Working Hours

Reference Standard: - 40 hours per week - Monday to Friday, 09:00 - 18:00 (or equivalent schedule) - 1 hour unpaid lunch break per full working day - Actual working hours may vary by role, department, and location

Core Collaboration Hours: - 10:00 - 16:00 local time (core hours when employees are expected to be available for meetings and collaboration) - Flexibility outside core hours subject to manager approval and operational needs

5.2 Hybrid and Remote Work Policy

Deriv supports flexible work arrangements where operationally feasible and permitted by local regulations.

Eligibility: - Roles suitable for remote work (e.g., technology, quantitative analysis, customer support, operations) - Employees who have completed probation (exceptions may apply) - Demonstrated ability to work independently and meet performance standards - Adequate home workspace and reliable internet connectivity

Hybrid Work Arrangements: - Combination of office and remote work (e.g., 2-3 days in office, 2-3 days remote per week) - Schedule agreed with manager and documented - May be adjusted based on business needs, team collaboration requirements, or performance issues

Fully Remote Work: - Available for specific roles or under exceptional circumstances (e.g., employee relocation, pandemic response) - Requires senior management approval - Subject to review and may be revoked if performance or collaboration suffers

Remote Work Requirements: - Maintain dedicated, private, and safe workspace - Ensure stable, high-speed internet connection (minimum specifications provided by IT) - Be available during core working hours for meetings and communication - Use company VPN and security tools as required - Comply with data security and confidentiality policies (no work from public spaces) - Attend office for important meetings, team events, or when requested

Equipment and Expenses: - Company provides laptop, peripherals, and required software - Home office equipment (desk, chair, monitor) subject to policy and budget approval - Internet expense reimbursement may be available per regional policy - Employees responsible for home workspace setup and maintenance

5.3 Overtime and Compensatory Time

Coverage: Overtime provisions apply based on role classification and local law:
- **Non-exempt / non-PMET roles:** Eligible for overtime pay as required by law - **Exempt / PMET roles** (professionals, managers, executives, technicians): Generally not eligible for overtime pay, but may receive time-off-in-lieu (TOIL) for excessive hours

Overtime Authorization: - Overtime must be pre-approved by manager - Unauthorized overtime will not be compensated - Employees should not work

excessive hours regularly; persistent need for overtime should be escalated to address resource planning

Overtime Rates (where applicable): - Statutory rates apply per regional law (e.g., 1.5x hourly rate for weekdays, 2x for rest days/public holidays in some jurisdictions) - Time-off-in-lieu: typically 1:1 ratio for exempt roles, to be taken within agreed timeframe

Tracking and Reporting: - Overtime hours must be recorded in HRIS system or timesheet - Manager approval required before compensation/TOIL granted

6. COMPENSATION AND BENEFITS

6.1 Salary Structure

Benchmarking: Salaries are benchmarked against fintech and financial services market rates in each region, using data from reputable salary surveys and competitive intelligence.

Components: - **Base Salary:** Fixed monthly or annual salary as per contract - **Allowances:** Housing, transport, meal, or other allowances (where applicable and as per regional practice) - **Variable Pay:** Bonuses, commissions, or incentive pay linked to performance

Pay Frequency: - Salaries are paid monthly, typically by the last working day of the month (specific pay date per regional supplement) - **Currency:** Local currency of employment location - **Method:** Bank transfer to employee's designated account

Salary Reviews: - Annual salary review process conducted in Q1/Q2 - Merit increases based on individual performance, market adjustments, and company financial performance - Promotion adjustments applied upon role change - No entitlement to annual increases; all adjustments are discretionary

6.2 Performance Bonuses

Discretionary Bonus Scheme: - Annual performance bonuses are discretionary and based on: - Individual performance against KPIs and objectives - Business unit / department performance - Company financial performance and profitability - Market conditions and competitive environment - Bonus pool determined by senior management; no guaranteed minimum - Typical bonus range: 0-30% of annual base salary for individual contributors; up to 50-100% for senior management (subject to performance and company results)

Bonus Payment: - Paid annually, typically in Q1 following performance review process - Employees must be actively employed at time of payment to receive bonus (no pro-rata for leavers unless specified in contract) - Bonuses subject to applicable tax and statutory deductions

Other Incentives: - Sign-on bonuses (for select hires to attract talent or compensate for forfeited bonuses from previous employer) - Retention bonuses (to retain critical talent during key projects or business periods) - Referral bonuses (for successful employee referrals leading to hire) - Sales commissions (for business development and sales roles, per commission plan)

6.3 Benefits Overview

Detailed benefits are outlined in regional supplements. Common benefits include: - Statutory social security contributions (CPF in Singapore, EPF/SOCSSO/EIS in Malaysia, end-of-service gratuity in UAE) - Medical insurance (hospitalization, surgical, outpatient coverage) - Dental and optical benefits (where offered) - Life and personal accident insurance - Annual leave, sick leave, maternity/paternity leave - Training and development allowances - Employee assistance programs (EAP) for counseling and wellbeing support

Flexible Benefits: Where offered, employees may select from a menu of benefits (e.g., additional insurance coverage, wellness programs, transportation benefits) within a company-funded flexible benefits budget.

6.4 Expenses and Reimbursement

Business Expenses: Reasonable business expenses incurred in performance of duties are reimbursable, including: - Travel (flights, accommodation, ground transport) for business trips - Client entertainment and meals (within policy limits and with receipts) - Professional subscriptions, memberships, and certifications (pre-approved) - Mobile phone and internet expenses (if not provided by company) - Office supplies and equipment (pre-approved)

Expense Policy: - Expenses must be necessary, reasonable, and properly documented (receipts, invoices, business purpose) - Submit expense claims via designated system within 30 days of incurring expense - Manager approval required; Finance reviews for compliance and reasonableness - Reimbursement typically processed within 14 days of approval - Personal expenses, fines, penalties, and non-business costs are not reimbursable

Travel Policy: - Book travel through approved channels (corporate travel agency or designated platform) - Economy class for flights under 6 hours; business class for flights over 6 hours (or for senior management as per policy) - Accommodation: 3-4 star hotels or company-negotiated rates - Per diem allowances for meals and incidentals (where applicable, per regional schedule)

6.5 Statutory Contributions

Employers and employees contribute to mandatory social security schemes as required by local law:

Singapore: - Central Provident Fund (CPF): 17% employer + 20% employee (ages 55 and below), subject to wage ceilings and age-adjusted rates - Skills

Development Levy (SDL): Employer pays 0.25% of wages (capped) to support national training initiatives

Malaysia: - Employees' Provident Fund (EPF): 12-13% employer + 11% employee (Malaysian citizens/PRs earning above RM5,000; rates vary for lower earners and age 60+); 2% employer + 2% employee (foreign workers from Oct 2025) - Social Security Organization (SOCSO): ~1.75% employer + ~0.5% employee (Employment Injury and Invalidity Scheme); foreign workers 1.25% employer only - Employment Insurance System (EIS): 0.2% employer + 0.2% employee (Malaysian citizens/PRs only) - Human Resource Development Fund (HRDF): 1% of payroll (for companies with 10+ employees in specified sectors)

UAE: - No mandatory social security contributions for private sector expatriate employees - End-of-service gratuity accrual (employer liability calculated as 21-30 days of basic salary per year, subject to cap) - UAE nationals: contributions to General Pension and Social Security Authority (not covered in this handbook)

Detailed contribution rates, ceilings, and calculations are provided in regional supplements.

7. PERFORMANCE MANAGEMENT AND CAREER DEVELOPMENT

7.1 Performance Management Cycle

Annual Performance Review: - Formal annual performance appraisal conducted in Q4 (for calendar-year performance) - Evaluates performance against objectives, competencies, and values - Includes self-assessment, manager assessment, and calibration across teams - Performance ratings typically on 4-5 point scale (e.g., Exceeds Expectations, Meets Expectations, Below Expectations) - Outcomes feed into salary review and bonus decisions

Mid-Year Checkpoint: - Informal or formal check-in mid-year (around Q2) to review progress, provide feedback, adjust objectives if needed - Not tied to compensation but important for continuous performance management

Continuous Feedback: - Managers encouraged to provide regular, real-time feedback (positive and constructive) - Employees encouraged to seek feedback and discuss development proactively

Performance Improvement Plan (PIP): - Formal support process for employees performing below expectations - Clearly defined improvement objectives, timeline (typically 60-90 days), support measures, and consequences of non-improvement - Regular monitoring meetings with manager and HR - Successful completion: return to normal performance management; unsuccessful: may result in termination or role change

7.2 Goal Setting and KPIs

Objective Setting: - Annual objectives aligned with department and company goals - SMART framework: Specific, Measurable, Achievable, Relevant, Time-bound - Combination of output goals (what to deliver), outcome goals (impact to achieve), and behavioral goals (how to work) - Agreed between employee and manager at start of year; documented in performance management system

Key Performance Indicators (KPIs): - Role-specific metrics tracked regularly (e.g., code commits and quality for engineers, uptime for DevOps, trading volume/profitability for traders, resolution time for support) - Dashboard visibility where appropriate - Used to assess ongoing performance and inform review ratings

7.3 Career Development and Training

Individual Development Plans (IDPs): - Collaboratively developed by employee and manager - Identify skills gaps, career aspirations, and development actions (training, stretch projects, mentoring) - Reviewed and updated annually or as career goals evolve

Learning and Development Resources: - Access to online learning platforms (e.g., LinkedIn Learning, Coursera, Udemy) for technical and soft skills training - Internal training programs (onboarding, compliance, technical workshops, leadership development) - Lunch-and-learn sessions, tech talks, and knowledge-sharing events - Conference and seminar attendance (subject to budget and approval)

Certifications and Professional Development: - Support for role-relevant certifications (e.g., CFA, FRM, CQF for quants/traders; AWS/Azure/GCP for cloud engineers; CISSP for security; PMP for project managers) - Company may sponsor exam fees and study materials (pre-approval required) - Study leave: reasonable time off for exam preparation and sitting exams (subject to manager approval and operational needs)

Internal Mobility: - Encouraged to explore opportunities in other departments or locations - Internal job postings accessible to all employees - Manager notification required before applying to internal roles (transparency and discussion)

Mentoring and Coaching: - Informal mentoring relationships encouraged - Formal mentoring programs may be established for high-potential employees or underrepresented groups - External coaching available for senior leaders (subject to approval and budget)

8. TECHNOLOGY, SYSTEMS, AND SECURITY

8.1 Equipment and Software

Provision: - Company-issued laptop (MacBook Pro or equivalent Windows/Linux machine based on role requirements) - Additional peripherals: external monitor, keyboard, mouse, headset, docking station (as needed) - Mobile phone or allowance (for roles requiring mobile connectivity) - Software licenses: development tools, productivity suites (Microsoft 365, Google Workspace), collaboration tools (Slack, Zoom, Jira, Confluence), trading platforms, and specialized software as required

Acceptable Use: - Equipment is company property and must be used primarily for business purposes - Reasonable personal use permitted if it does not compromise security or performance - No installation of unlicensed, pirated, or unauthorized software - Regular software updates and security patches must be applied promptly

Return of Equipment: - All company property must be returned upon termination of employment or when requested - Failure to return equipment may result in deduction from final pay (where legally permitted) and legal action

8.2 Information Security and Data Protection

Security Obligations: - Use strong, unique passwords; enable multi-factor authentication (MFA) for all systems - Do not share login credentials with anyone (including colleagues, family, external parties) - Lock screens when away from workstation; log out of systems after use - Use company VPN for remote access; do not use public Wi-Fi without VPN - Encrypt sensitive data in transit and at rest - Do not store company data on personal devices, cloud storage (Dropbox, Google Drive personal accounts), or unapproved platforms - Report phishing emails, suspicious links, or security incidents immediately to IT Security (security@[company-domain])

Data Classification: - **Public:** information intended for public consumption (marketing materials, public website content) - **Internal:** general business information not sensitive but not for external sharing - **Confidential:** sensitive business information (financial results, strategy, HR data) requiring need-to-know access - **Restricted:** highly sensitive information (client data, trading algorithms, security keys) requiring strict access controls and encryption

Data Breach Response: - Immediately report suspected or confirmed data breaches to IT Security and Compliance - Isolate affected systems to prevent further compromise - Cooperate with investigation and remediation efforts - Mandatory breach notification to regulators and affected individuals where required by law (e.g., within 72 hours under PDPA, GDPR)

Email and Communication Security: - Be cautious of phishing emails (unsolicited attachments, suspicious links, requests for credentials) - Verify sender

identity before responding to sensitive requests or transferring money - Use encrypted email for transmitting sensitive data externally - Do not send confidential information to personal email accounts

8.3 Bring Your Own Device (BYOD) Policy

Use of personal devices (laptops, tablets, phones) for work purposes is subject to strict security requirements: - Install and maintain company Mobile Device Management (MDM) software if accessing company email or data on personal device - Company reserves right to remotely wipe corporate data from personal device if lost, stolen, or upon termination - Personal devices must meet minimum security standards (OS version, encryption, passcode protection) - Use of personal devices for accessing Restricted data is prohibited unless explicitly authorized

Preferred Approach: Use company-issued devices for all work activities to maintain security and separation of personal and work data.

8.4 Social Media and Online Conduct

Personal Social Media Use: - Employees may use personal social media accounts (LinkedIn, Twitter, Facebook, Instagram, etc.) responsibly - Do not post confidential company information, client data, or proprietary trading insights - If identifying yourself as a Deriv employee, include disclaimer: “Views are my own and do not represent my employer” - Avoid making public statements that could damage company reputation or violate confidentiality obligations - Social media posts may be monitored for compliance with policies and legal obligations

Company Social Media Accounts: - Only authorized employees (Marketing, PR, Compliance-approved roles) may post on official Deriv social media accounts - All posts must align with brand guidelines and regulatory requirements - Maintain professionalism and do not engage in online disputes or negative commentary about competitors

9. HEALTH, SAFETY, AND WELLBEING

9.1 Workplace Health and Safety

Deriv is committed to providing a safe and healthy work environment in compliance with local health and safety regulations.

Employer Responsibilities: - Maintain safe office premises (proper lighting, ventilation, ergonomic workstations) - Conduct risk assessments and implement controls to mitigate hazards - Provide first aid facilities and trained first aiders - Ensure fire safety measures (alarms, extinguishers, evacuation plans, drills) - Provide health and safety training and information (e.g., fire safety, ergonomics, manual handling)

Employee Responsibilities: - Follow health and safety policies and procedures - Use equipment and facilities safely and as intended - Report hazards, near-misses, accidents, or injuries immediately to manager or Facilities - Participate in fire drills and emergency evacuations - Maintain tidy workspace to prevent trip hazards - Use ergonomic furniture and take regular breaks to prevent musculoskeletal issues

Accident and Injury Reporting: - Report all workplace accidents, injuries, or near-miss incidents to manager and HR immediately - Complete incident report form within 24 hours - Seek medical treatment as needed; company will facilitate work injury claims per statutory schemes (e.g., Work Injury Compensation Act in Singapore, SOCSO Employment Injury Scheme in Malaysia)

9.2 Ergonomics and Wellbeing

Office Ergonomics: - Adjustable chairs, desks, and monitor arms provided to support proper posture - Employees encouraged to request ergonomic assessments if experiencing discomfort - Take regular breaks: 5-minute break every hour, stretch and move to prevent strain

Remote Work Ergonomics: - Guidelines provided for setting up ergonomic home workspace - Budget for home office ergonomic equipment (chair, desk, monitor) subject to policy and approval

Mental Health and Wellbeing: - Employee Assistance Program (EAP) available: confidential counseling services for personal, work, or family issues (access details per regional supplement) - Encourage open conversations about mental health and seeking support when needed - Managers trained to recognize signs of stress, burnout, or mental health challenges and refer employees to appropriate resources - Flexible work arrangements and reasonable accommodations available to support wellbeing

Health Promotion Initiatives: - Wellness programs: fitness challenges, health screenings, vaccination drives, nutrition seminars (varies by location) - Company-sponsored sports teams or fitness club memberships (subject to budget) - Healthy snacks and beverages available in office pantries

9.3 Drug and Alcohol Policy

Prohibited Conduct: - Being under the influence of alcohol or illegal drugs during working hours or on company premises - Possession, distribution, or use of illegal drugs at any time in connection with work - Operating company vehicles or machinery while impaired

Alcohol at Company Events: - Moderate alcohol consumption permitted at company-sponsored social events (parties, team outings) - Employees responsible for their conduct and must not become intoxicated or behave inappropriately - Company may arrange transportation (taxis, ride-sharing) to ensure safe travel after events

Drug and Alcohol Testing: - Deriv reserves the right to conduct drug and alcohol testing where legally permitted and where reasonable suspicion exists, or for safety-sensitive roles - Employees in jurisdictions with mandatory testing for certain roles (e.g., UAE) will be subject to such testing

10. DISCIPLINE AND GRIEVANCE PROCEDURES

10.1 Disciplinary Policy

Deriv expects all employees to meet standards of conduct, performance, and attendance. Failure to meet these standards may result in disciplinary action.

Disciplinary Process (Progressive Discipline): Except in cases of gross misconduct, disciplinary action typically follows progressive steps:

1. **Informal Coaching / Verbal Warning:**
 - Manager addresses issue through conversation
 - Documented in manager's notes or email
 - Opportunity for employee to explain and improve
2. **First Written Warning:**
 - Formal written warning issued by manager or HR
 - Specifies misconduct or performance issue, expected improvement, timeline, and consequences of non-improvement
 - Placed on employee file
 - Employee may provide written response
3. **Final Written Warning:**
 - Issued if issue persists or new serious issue arises
 - Final opportunity to improve; failure may result in termination
 - Placed on employee file
4. **Termination of Employment:**
 - If improvement not demonstrated, employment may be terminated
 - Termination with notice or payment in lieu of notice, per contract and local law
 - Termination letter provided with reasons and effective date

Gross Misconduct (Summary Dismissal): Certain serious violations may warrant immediate termination without notice or payment in lieu: - Theft, fraud, embezzlement, or dishonesty - Serious breach of confidentiality or data protection (e.g., unauthorized data disclosure, selling client data) - Violence, threats, or harassment toward colleagues, clients, or third parties - Serious insubordination or willful refusal to perform duties - Being under the influence of drugs or alcohol at work - Serious breach of trading or risk policies resulting in significant financial loss or regulatory breach - Falsification of records (timesheets, expense claims, qualifications) - Criminal conduct related to employment

Fair Process: - Employees will be informed of allegations and given opportunity to respond before decision - Investigation conducted where appropriate

- Right to be accompanied by colleague (not legal representative, unless permitted by local law) in disciplinary meetings - Appeals process available (see below)

10.2 Grievance Procedure

Employees who have concerns, complaints, or grievances about their employment should raise them promptly.

Informal Resolution: - Raise concern with immediate manager in first instance (if appropriate and employee is comfortable) - Manager will attempt to resolve issue through discussion and mutual agreement - Most issues can be resolved informally at this stage

Formal Grievance: If informal resolution unsuccessful or issue involves manager, employee may file formal grievance:

1. **Submit Written Grievance:**
 - Write to HR detailing the grievance, relevant facts, and desired outcome
 - Submit within reasonable timeframe after issue arises (delay may hinder investigation)
2. **Acknowledgment:**
 - HR acknowledges receipt within 3 business days
 - Assigns investigator (HR representative or manager from different department)
3. **Investigation:**
 - Investigator meets with employee to hear full details
 - Gathers evidence: interviews witnesses, reviews documents
 - Maintains confidentiality to extent possible
4. **Grievance Meeting:**
 - Formal meeting with employee to discuss findings
 - Employee may be accompanied by colleague (not external legal representative unless permitted by local law)
5. **Decision:**
 - HR or investigating manager provides written decision within 14 days of grievance meeting (may extend if complex)
 - Decision includes summary of findings, outcome, and any remedial action
6. **Appeal:**
 - If employee dissatisfied with decision, may appeal in writing to senior HR or designated senior manager within 5 days
 - Appeal reviewed by more senior manager not previously involved
 - Appeal decision is final

Types of Grievances: - Bullying, harassment, or discrimination - Unfair treatment or favoritism - Pay or benefits issues - Working conditions or health and safety concerns - Disputes with manager or colleagues

Non-Retaliation: Employees will not suffer retaliation or adverse treatment for raising a genuine grievance. Retaliation is itself a disciplinary matter.

10.3 Whistleblowing and Ethics Reporting

Whistleblowing Policy: Employees who become aware of serious wrongdoing, illegal activity, or regulatory breaches should report via: - Anonymous Ethics Hotline: [phone number / web portal] - Email to Compliance: compliance@[company-domain] - Email to Legal or Internal Audit: [designated contacts]

Protected Disclosures: - Reports made in good faith are protected from retaliation - Anonymity will be maintained where possible - False or malicious reports may result in disciplinary action

Examples of Reportable Conduct: - Financial fraud, accounting irregularities, misappropriation of funds - Market manipulation, insider dealing, or trading violations - Bribery, corruption, or facilitation payments - Regulatory breaches or failure to comply with licenses - Serious data breaches or privacy violations - Health and safety violations endangering employees

11. TERMINATION OF EMPLOYMENT

11.1 Resignation

Employees wishing to resign must provide written notice as specified in their employment contract and regional supplement: - Submit resignation letter to manager and HR, stating intended last day - Notice period typically 1-3 months depending on role and seniority (see regional supplement for specifics) - During notice period, employee expected to fulfill duties, complete handover, and assist with transition - Company may request employee to work full notice period or may choose to release employee earlier with payment in lieu of notice

Early Termination of Notice Period: - Mutual agreement may allow shorter notice (e.g., employee found new job earlier; company has completed handover) - Company may elect to pay in lieu of unworked notice period and release employee immediately

Garden Leave: - Company may place employee on garden leave during notice period (employee remains employed and paid but does not attend work or access systems) - Used to protect confidential information or client relationships during transition

11.2 Termination by Employer

Termination with Notice: - Employer may terminate employment for legitimate business reasons (redundancy, performance, conduct) with notice per

contract and local law - Written termination letter provided, specifying reason, notice period or payment in lieu, and last day - Employee entitled to work notice period or receive payment in lieu

Termination without Notice (Summary Dismissal): - For gross misconduct (see Section 10.1) - Termination effective immediately; no notice or payment in lieu - Termination letter specifies grounds for summary dismissal

Termination during Probation: - Shorter notice period applies during probation (e.g., 1 week or as specified in contract) - Employment may be terminated if performance or fit is unsatisfactory

Redundancy: - If role is redundant due to business restructuring, technology changes, or economic reasons: - Employer will follow fair selection process - Consultation with affected employees - Redundancy notice and severance pay per contract and local law (see regional supplement) - Support with outplacement services where available (CV writing, job search assistance)

11.3 Final Settlement and Clearance

Final Pay: Upon termination, employee entitled to: - Salary up to last day of employment - Payment in lieu of notice (if applicable) - Accrued but unused annual leave (encashment per local law and policy; see regional supplement) - Outstanding bonuses or commissions (if contractually due and employee employed at time of payment) - Statutory end-of-service payments (e.g., gratuity in UAE, retrenchment compensation in Malaysia if redundancy)

Deductions: Employer may deduct from final pay (where legally permitted): - Outstanding loans or advances - Unreturned company property (value of equipment) - Overpayment of salary or benefits - Notice period shortfall (if employee fails to work required notice)

Final Pay Timeline: Final settlement processed by next regular pay date or within timeframe required by local law (e.g., within 7 days in Singapore, within timeframe specified in Malaysia and UAE laws).

Clearance Process: - Return all company property: laptop, phone, access cards, keys, documents, proprietary information - Complete exit interview with HR (feedback on experience, reasons for leaving, suggestions for improvement) - IT access deactivated on last day or earlier if on garden leave - Forward personal belongings and company property via approved handover process

Post-Employment Obligations: - Confidentiality obligations continue indefinitely - Non-compete and non-solicitation clauses (if enforceable under local law) continue for specified period post-employment - Intellectual property created during employment remains company property

11.4 Reference and Employment Verification

Employment References: - Deriv will provide basic reference confirming employment dates, job title, and salary (if requested by employee) - Detailed references (performance, character) provided at discretion of manager, with HR approval - All references must be accurate, fair, and consistent with documented performance

Employment Verification: - HR will respond to third-party employment verification requests (for loans, visas, new employers) - Verification confirms employment status, dates, and salary only - Employee consent required before releasing information

12. INTELLECTUAL PROPERTY AND INVENTIONS

12.1 Ownership of Work Product

Company Ownership: All work product, inventions, designs, software code, algorithms, trade secrets, and intellectual property created by employees in the course of employment belong to Deriv.

This includes: - Software code, algorithms, trading models, and technical documentation - Business processes, strategies, and plans - Marketing materials, presentations, and content - Improvements to existing products or systems - Inventions or discoveries related to company business

Assignment: By accepting employment, employees assign all intellectual property rights to Deriv to the fullest extent permitted by law. Employees will execute any additional documents reasonably required to perfect company ownership.

Exclusions: Intellectual property created entirely on employee's own time, using own resources, and unrelated to company business may remain employee's property, subject to applicable law and written agreement with company.

Open Source Contributions: Employees wishing to contribute to open-source projects must: - Ensure no company confidential information or proprietary code is disclosed - Obtain manager approval if contribution relates to work domain - Use personal email and accounts, not company accounts (unless authorized)

12.2 Moral Rights

Where applicable law grants moral rights (right of attribution, integrity), employees waive such rights to extent permitted by law, or consent to company use without attribution.

13. RELATIONSHIP TO REGIONAL HANDBOOKS

This Common Employee Policies document applies to all Deriv Group entities unless superseded by stricter local law or region-specific policy outlined in the applicable regional supplement.

Regional Supplements: - **Singapore Employee Handbook Supplement** (for Deriv (SG) Pte Ltd employees) - **Malaysia Employee Handbook Supplement** (for Deriv (FX) Ltd and other Malaysia entities) - **UAE Employee Handbook Supplement** (for Deriv Capital Contracts & Currencies L.L.C and other UAE entities)

Employees Must Read: 1. This Common Employee Policies document, AND
2. The applicable regional supplement for their country of employment

Where conflicts exist between this common policy and regional supplement, the regional supplement prevails, unless this common policy imposes stricter obligations (in which case, the stricter provision applies).

14. ACKNOWLEDGMENT AND ACCEPTANCE

By commencing or continuing employment with Deriv, employees acknowledge that they have: - Received, read, and understood this Common Employee Policies document - Agreed to comply with all policies outlined herein - Understood that violation of these policies may result in disciplinary action up to and including termination

Employees will be asked to sign an acknowledgment form confirming receipt and understanding of this handbook and the applicable regional supplement.

15. POLICY UPDATES AND AMENDMENTS

Deriv reserves the right to amend, modify, or withdraw any policy in this handbook at any time, with or without notice, to the extent permitted by law and employment contracts.

Material changes will be communicated to employees via email, intranet announcement, or revised handbook distribution.

Employees are responsible for staying informed of policy updates.

16. CONTACT INFORMATION

For Questions or Concerns:

Human Resources: - Singapore: hr.singapore@derivgroup.com - Malaysia: hr.malaysia@derivgroup.com - UAE: hr.uae@derivgroup.com

Compliance: - compliance@derivgroup.com

IT Security: - security@derivgroup.com

Ethics and Whistleblowing Hotline: - [Anonymous hotline number/web portal]

General Inquiries: - info@derivgroup.com

END OF COMMON EMPLOYEE POLICIES DOCUMENT

This document is effective January 2026 and supersedes all prior versions. Regional supplements provide additional detail and must be read in conjunction with this common policy.