

CODE OF ETHICS

1. We always act honestly, fairly, professionally and with integrity.
2. We act with due skill, care and diligence.
3. We maintain the highest standards of professional competence, knowledge and skills.
4. We put the customer at the heart of what we do and place our customers' interests above our own.
5. We provide customers with the information they require to understand a product or service thereby enabling them to make informed decisions.
6. We ensure our customers have time and space to make decisions.
7. We are open and transparent in our dealings with our customers.
8. We respect and protect our customers' privacy and confidentiality and keep all personal information secure.
9. We are committed to equality, diversity and inclusion in all our activities.
10. We include environmental, social and governance issues in our decision-making.
11. We seek to avoid conflicts of interest but, if one does arise, we disclose it so that appropriate action can be taken to avoid, mitigate or minimise it.
12. We report errors, breaches, complaints, risk events and any wrongdoing without delay.
13. We cooperate in good faith and without delay with the Central Bank, other regulators and internal governance requirements.
14. We abide by all provisions of law and regulations relating to our business.
15. We seek to advance the reputation of financial services, insurance and financial advice through our conduct.

IF YOU ARE IN DOUBT ABOUT WHAT TO DO IN ANY SITUATION, SEEK ASSISTANCE FROM YOUR MANAGER OR CONTACT COMPLIANCE.



Excellence



Team Work



Honesty



Integrity



Commitment



Sincerity