



# CODE OF CONDUCT & ETHICS FOR BUSINESS PARTNERS

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## OVERVIEW OF THE CODE

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### Purpose

The Hong Leong Bank Group (“Bank Group”) wishes to ensure that any person permitted to perform duties and functions for or supply goods or services to the Bank Group, including but not limited to current or prospective suppliers, vendors, partners, service providers, landlords, contractors, interns, industrial attachment and agency staff (“Business Partners”), commit to a high standard of professionalism and ethics in the conduct of their business and professional activities as set out in this Code of Conduct & Ethics (“Code”).

### Scope

This Code applies to all Business Partners.

### Policy Statement

You are responsible for fully understanding and complying with the Code. You are required to provide an affirmation that you have read, fully understood and will comply with the Code annually.

The Code shall form part of the terms and conditions of the service agreement (“Agreement”) between you and the Bank Group. Failure to comply with this Code may result in termination of the Agreement.

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## PRINCIPLE 1: COMPETENCE

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### Care, Skill & Diligence

You shall exercise reasonable care, skill and diligence in discharging your obligations under the Agreement (“Services”) in accordance with the terms of the Agreement.

### Approvals and Licenses

You warrant, represent and undertake that you have and shall continue to hold all necessary regulatory approvals and licenses necessary to perform the Services.

## PRINCIPLE 2: COMPLIANCE

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### **Compliance with Laws and Regulations**

You must comply at all times with all applicable laws, compliance and regulatory requirements, particularly in the performance of the Services, and be open and transparent with regulators. You must fully cooperate with and provide accurate information for any internal or external investigations.

### **Uphold the Bank Zero Tolerance Against Financial Crime**

You must never cause the Bank to commence or continue a banking relationship with a person or company whom they know or suspect to be carrying out a financial crime. You are required to strictly adhere to report and escalation processes should you know or suspect of any financial crime activity

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## PRINCIPLE 3: INTEGRITY

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### Misuse of Information

You are prohibited from using material, non-public information about the Bank Group, our customers or other companies that conduct business with us to gain a direct or indirect advantage for yourself or any other person.

### The Bank Group's Assets

Where the Bank Group's assets are extended to you, you are to use the Bank Group's assets for the legitimate purpose of the Agreement only and appropriately safeguard them including against cyber-related attack, theft, loss, waste or abuse.

The Bank Group monitors how you use our assets, including email and internet, as permitted by law and regulation, to detect misconduct.

### Reporting Illegal or Unethical Acts

You must inform the Bank Group if you are improperly instructed or advised to carry out illegal or unethical acts or if you witness any wrongdoing by the Bank Group's employees, customers or other Business Partners, in the course of your performance of the Services.

You are required to promptly report any known or suspected violations of the Code or any law, compliance or regulatory requirements applicable to the Bank Group's business. Reporting is required whether or not you are involved in the violation. Just as you will be held responsible for your own actions, you can also be held responsible for failing to report the actions or inactions of others if you knew or should reasonably have known that they were in violation of any applicable policy, law, compliance or regulatory requirements.

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## PRINCIPLE 4: CONFIDENTIALITY

### Protecting Customer and the Bank Group's Confidential Information

In the course of, or after the termination of the Agreement, you must not disclose or misuse customer or the Bank Group's confidential information which may be in any form or medium, whether or not for personal financial gain or otherwise. You have a duty to protect such confidential information and must take the following precautions, as applicable:

- i. Do not share confidential information with friends, family, your/the Bank Group's employees or any other party who are not authorised to receive such information;
- ii. Do not discuss it in public or common places where others could hear you (corridors, lift, lobby, etc.);
- iii. Do not access or use confidential information for unauthorised purposes;
- iv. Do not circulate confidential information, in internal mass postings, or outside the Bank Group (including to your own personal email address);
- v. Collect confidential papers immediately from printers, photocopiers and fax machines. Do not leave them unattended;
- vi. Do not hand over bank documents and other confidential information to office cleaners or third parties to shred on your behalf;
- vii. Shred any documents containing confidential information when they are no longer needed; and
- viii. Practice due care to safeguard bank documents and other confidential information.

## PRINCIPLE 4: CONFIDENTIALITY

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### Public Statements

You shall not make any (oral, written or other) public statements including in social media and other online channels regarding the Bank Group without obtaining the prior written approval of the Bank Group.

You must promptly inform the Bank Group if you are approached by a member of the media to comment on any matter pertaining to the Bank Group.



## PRINCIPLE 5: OBJECTIVITY

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### **Conflict of Interest**

You must not engage directly or indirectly in any personal or business activity that competes or conflicts with the interest of the Bank Group.

### **Misuse of Position**

You must not use your position as a Business Partner of the Bank Group to gain business and personal advantage for yourself or for others.

### **Anti-Bribery and Corruption**

The Bank Group practices a zero-tolerance position towards any form of bribery and corruption. You must at all times comply with the Bank Group's Anti-Bribery and Corruption Policy, all local anti-bribery and corruption laws and regulations and all such relevant provisions of the Agreement. You are required to complete the Anti-Bribery and Corruption self-training module which is available [here](#).

## PRINCIPLE 6: ENVIRONMENT

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### Safe Workplace

You are to comply with applicable laws such as the Occupational Safety and Health Act 1994 as they relate to ensuring the health, safety and security of your workforce and all persons that may be present at the Bank Group's premises including our employees and our customers.

Any acts or threats of violence towards another person or the Bank Group's property is prohibited and should be reported immediately to the Bank Group. The unauthorised possession or use of weapons, or menacing references to weapons, while performing your Services, on the Bank Group's premises or during the Bank Group's events, is also prohibited.

While at the Bank Group's premises, practice good physical security habits and be on the alert to ensure the safety of your/the Bank Group's employees and customers. Do not allow unauthorised individuals into secure areas. We rely on you to promptly report any criminal or suspected criminal activity or situations that could pose a threat to you or to others.

You are to always practice the following:

- i. If you become aware of any actual or potential health or safety hazard, to report it immediately to the Bank Group;
- ii. Any accidents at the Bank Group's premises involving injury or damage must be reported to the Bank Group; and
- iii. Always maintain a clean, hazard free and healthy environment.

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## PRINCIPLE 6: ENVIRONMENT

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### **Conduct**

You must not, at any time, engage in, or support acts of harassment or inappropriate or abusive conduct by or against our employees, customers or Business Partners. Examples of unacceptable conduct include unwelcomed jokes, threats, physical contact, derogatory comments, teasing, bullying, intimidation or other offensive or abusive language or action.

### **Drug-Free Workplace and Alcohol Consumption**

You must not consume or be under the influence of alcohol at any time during the performance of your Services, at the Bank Group's premises and/or at the Bank Group's sanctioned event.

You must not sell, manufacture, distribute, possess, use or be under the influence of illegal drugs in the Bank Group's premises or while performing your Services. The Bank reserves the right to conduct searches for any illegal drugs on the Bank Group's premises.

## PRINCIPLE 6: ENVIRONMENT

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### Office

Where you are granted access to the Bank Group's premises, you are reminded to always be mindful and sensitive in your actions and words at the Bank Group's premises. You are prohibited from:-

- i. Using audio, video, or other recording equipment to record company meetings, discussions, interviews or workplace conversations without the express approval of the Chairperson of the meeting or the person being recorded (recordings carried out by the Bank for official purposes are excluded from this restriction);
- ii. Carrying out personal activities such as promoting religious or political beliefs among the occupants of the Bank Group's premises;
- iii. Carrying out political campaigns at the Bank Group's premises; and
- iv. Performing prayer rituals at places other than prayer rooms.

## PRINCIPLE 6: ENVIRONMENT

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### Environmental Impacts

You must set forth minimum standards for environmental impacts including establishing sustainable operational practices, which includes -

- Establishing a sustainability policy appropriate to the size, nature and complexity of the operations and addresses the preventing measures on the impact of the operations
- Comply with all applicable regulations related to the protection of the environment.
- Demonstrate commitment to transition to low carbon as well as having an effective internal control environmental management program and staff are adequately trained for managing organizational environmental performances