

Objective of the Policy The objectives of this policy are: ● ● To create an environment whereby the staff and others are encouraged to reveal and report, without any fear of retaliation, subsequent discrimination and of being disadvantaged in any way, about any fraudulent, immoral, unethical or malicious activity or conduct, which in their opinion may cause financial or reputational loss to the Bank.

To provide employees with the opportunity to access in good faith to the Chairperson of the Audit Committee, in case they observe unethical and improper practices or any other wrongful conduct of a financial or legal nature in the Bank and to prohibit managerial personnel from taking adverse action against employees for doing so. This policy is in line with best practices and in accordance with the requirements of the CBB