

**Principles you can depend on.
Code of Conduct Guidelines**



1. Abidance Of Laws/ Rules

I shall conform to and abide by the Bank's rules and policies and obey all lawful orders and directives which may from time to time be given by any person or persons under whose jurisdiction, superintendence or control I may, for the time being, be placed by the bank. I undertake at all times to comply with and observe all applicable laws, regulations and Bank's policies, wherever we operate.

2. Integrity

I will conduct myself with the highest standards of ethics, professional integrity and dignity in all dealings with the public, customers, employees, Government officials, State Bank of Pakistan and fellow bankers and not engage in acts of discreditable to my Bank, profession and Nation. If I become aware of any breaches of laws and regulations, frauds and other criminal activities or other similar serious incidents that might affect the interests of the Bank, I will inform the senior management immediately, including any issue, which I believe, may pose a reputational risk.

I shall not use this policy to raise grievances or act in bad faith against colleagues.

3. Professionalism

I shall serve the Bank honestly and faithfully and shall strictly serve the Bank's affairs. I shall use utmost endeavor to promote the interest and goodwill of the Bank and shall show courtesy and attention in all transactions/correspondence with the officers of the Government, State Bank of Pakistan, other Banks & Financial Institutions, others establishments dealing with the Bank, the Bank's constituents and the public.

I will disclose and assign to MCB Islamic Bank Ltd all interest in any invention, improvement, discovery or work of authorship that I may make or conceive and which may arise out of my employment with MCB Islamic Bank Ltd. If my employment is terminated, all rights to property and information generated or obtained as part of my employment relationship will remain the exclusive property of MCB Islamic Bank Ltd.

I shall comply with the laws and regulations on money laundering and fraud prevention and will immediately report all suspicious of money laundering as per the guidelines provided in KYC (Know Your Customer) & AML (Anti Money Laundering) Procedures Handbook for the Management and the Staff.

I will not engage in any act of violation of KYC & AML guidelines given by the State Bank of Pakistan and will be extremely vigilant in protecting MCB Islamic Bank Ltd from being misused by anyone to launder money by violating these guidelines.

I shall ensure that all customer complaints are resolved quickly, fairly and recorded appropriately.

4. **Conflict of Interest**

I will avoid all such circumstances in which there is personal interest conflict, or may appear to be in conflict, with the interest of the Bank or its customers.

In case of potential conflict of interest, I will declare them immediately to senior management, will take action to resolve and manage them in open manner and will not try to resolve the conflict of interest on my own.

I shall report to the Company Secretary about any sale and purchases of MCB Islamic Bank Ltd shares (by me or my spouse) if my annual basic salary exceeds Rs.500, 000/-.

Political Participation:

I will stand firmly against supporting the activities of any group or individual that unlawfully threatens public order and safety. I shall not be a member of any political party, take part in, subscribe in aid of, or assist in any way, any political movement in or out side of Pakistan or relating to the affairs of Pakistan. I shall not express views detrimental to the ideology, sovereignty or integrity of Pakistan.

I shall not canvass or otherwise interfere or use my influences in connection with or take part in any election as a candidate to a legislative/local body or issue an address to the electorate or in any manner announce or allowed to be announced publicly as a candidate or prospective candidate whether in Pakistan or elsewhere. I may, however, exercise my right to vote.

I shall not bring or attempt to bring political or other pressure/influence directly or indirectly to bear on the authorities/superior officers or indulge in derogatory pamphleteering, contribute or write letters the newspaper, anonymously or in my own name, contribute or appear in media; with an intent to induce the authority/superior officers to act in a manner inconsistent with the rules, in respect of any matter relating to the Bank including appointment, promotion, transfer, punishment, retirement or for any other conditions of service of employment.

Financial interest:

I will not be indulge in any of the following activities:

CODE OF CONDUCT

- Borrow money from or in any way place myself under pecuniary obligation to a broker or moneylender or anyone, including but not limited to any firm, company or person having dealings with the Bank.
- Buy or sell stock, shares or securities of any description without funds to meet the full cost in the case of purchase or scripts for delivery in the case of sale. However, I can make a bona-fide investment of my own funds in such stocks, shares and securities as I may wish to buy.
- Lend money in my private capacity to a constituent of the Bank or have personal dealings with a constituent in the purchase or sale of bills of exchange, Government paper or any other securities.
- Act as agent for an insurance company otherwise than as agent for or on behalf of the Bank.
- Be connected with the formation or management of a joint stock company or hold office of a director.
- Engage in any other commercial business or pursuit, either on my own account or as agent for another or others.
- Accept or seek any outside employment or office whether stipendiary or honorary.
- Undertake part-time work for a private or public body or private person, or accept fee thereof.

Gifts, Favors Etc:

I shall not use my employment status to seek personal gain from those doing business or seeking to do business with MCB Islamic Bank Ltd, nor accept such gain if offered. I shall not accept any gifts, favors, entertainment or other benefits the size or frequency of which exceeds normal business contacts from a constituent or a subordinate employee of the Bank or from persons likely to have dealings with the Bank and candidates for the employment in the Bank.

I shall not accept any benefit from the estates of, or a trust created by customer of from an estate or trust of which a Bank's Company or business unit is an executor, administrator or trustee.

Code of Business Conduct

5. Confidentiality

I will maintain the privacy and confidentiality (during the course of employment and after its termination for whatever reason), of all the information acquired during the course of professional activities and refrain from disclosing the same unless otherwise required by statutory authorities/ law. All such information will remain as trust and will only be used for the purpose for which it is intended and will not be used customer data, product manuals, confidential research work, technical processes, operating manuals, marketing plans and strategies and other confidential financial and business information of the Bank etc. shall not be used by me for my own gain, or for that of others either directly or indirectly.

I will not trade in relevant investments or indulge in giving tips to another person or dealing on behalf of relatives, friends or any other third parties, whilst in possession of non-public price sensitive information.

I will not disclose to a customer or customers or to any irrelevant quarter(s) that a suspicious transaction or related information is being reported for investigation, against anyone.

Data Security:

I shall only access or update the system and data according to the authority given by the Bank. Any unauthorized access or updating will make me liable for a penal action by the Bank in accordance with HR policies. Further, I will not compromise access to system by communicating my identification and/ or passwords to others.

Communication/ Contact with Media:

I shall be truthful in all advertisings and promotional efforts and shall publish only accurate information about the Bank's operations under valid authority as prescribed in the bank's policy.

I shall not give any interview on behalf of the bank or in my official capacity in the print/ electronic media or road talk shows or have my photograph displayed or act in television/ stage plays or in any media or cinema without having permission from the competent authority.

6. Business/ Work Ethics

I will respect fellow colleagues and work as a team. I will at all times be courteous and not let any personal differences affect my work. I will treat every customer of the Bank with respect and courtesy.

Personal Responsibility:

I will demonstrate a commitment to the code through my words and actions. I am responsible for data relating to my official responsibilities and I will not alter/ modify/ amend Bank's record so as to obtain any personal benefits and any attempt of doing so will hold me liable to disciplinary action as per Bank's policy.

I will, as a personal responsibility safeguards both the tangible and intangible assets of MCB Islamic Bank Ltd and it's customer(s) that are under my personal control and will not use Bank's assets for my personal benefits except where permitted by MCB Islamic Bank Ltd. I shall not use any bank facilities including a car or telephone to promote trade union activities, or carry weapons into Bank premises unless so authorized by the management or carry on trade union activities during office hours, or in banking premises, or subject bank officials to physical harassment or abuse.

I will not indulge in any kind of harassment or intimidation whether committed by or against any senior/ junior, co-worker, customer, vendor or visitor. I will not use language, written or spoken in intra-office communication(s) or communications(s) with individual(s) within or outside the office that may contain any statement or material that is offensive to others.

I will not engage in any discrimination against an individual's race, colour, religion, gender, age, marital status, sexual orientation or disability.

Punctuality:

I shall make sure, good attendance and punctuality and demonstrate a consistently good record in this area. For any absence during working hours, I will obtain written permission of my immediate supervisor. I shall not absent myself from my duties, nor leave my station overnight, without having first obtained the permission of the competent authority. In case of emergency, if it is not possible to obtain prior permission, necessary permission/ confirmation will be obtained from the competent authority within 24 hours.

Dress Code:

I shall maintain a standard of professional hygiene and dress appropriately of attendance at work. My appearance must inspire confidence and convey a sense of professionalism.

7. Work Environment

To meet my responsibilities to fellow employees and customers, I will help in maintaining a healthy and productive work environment and will not get engaged in the selling, manufacturing and distributing using any illegal substance or being under the influence of illegal drugs or alcohol while on the job.

I will ensure strict adherence to all Policies to the Bank, as announced by the management from time to time and will contribute my utmost effort in maintaining a conducive work environment by meticulously adhering & ensuring adherence to anti-Harassment and SHE (Safety, Health & Environment) Policies of the Bank.

8. Usage Of Communication Tools

I will ensure strict adherence to the use of internet, emails and telephone provided by the Bank for my professional use only.

I will never use the Bank's system to transmit or receive electronic images or text containing ethnic slurs, social epithets or anything that might be construed as harassing, offensive, indecent or insulting to others.

I will never utilize Bank's system to disseminate any material detrimental to the ideology, sovereignty or integrity of Pakistan. Further, I shall never indulge and/ or utilize the Bank's system for supporting any terrorist activity in and/ or outside Pakistan.

9. Reporting and Accountability

I will maintain all books, data, information and records with scrupulous integrity, reflecting in an accurate and timely manner and will ensure that all business transactions are reported and documented correctly according to the business practices.

I will ensure facts are not misinterpreted by me pertaining to:

- Issuing an incorrect account statement / any other information for any customer or staff member.
- Placing a fake claim for reimbursement of any expenses.
- Unrecorded funds or assets of Bank in my custody for any reason.
- Posting of false, artificial or misleading entries in the books or record of the Bank.

I will intimate Human Resource Management of any changes in the personal circumstances relating to my employment or benefits.

I have read and understood the aforesaid Code of Conduct and strictly abide to follow the same. It is clearly agreed and understood that failure shall result in disciplinary action against me including dismissal from employment.

Employee No. _____

Name _____

Father's/ Husband's Name _____

CNIC _____

Branch/ Office Name & Code _____

Group Name _____

Employee Signature's & Date

Supervisor's/ Line Manager's

Signatures, Stamp & Date

Note:

*This will be circulated to all on yearly basis as per SBP regulations.

