



## CONDUCT STATEMENT OF COMMITMENT

### 1. INTRODUCTION

It is FirstRand's ethos to ascribe to the highest adherence to professional conduct and customer service. We are therefore, committed to always act in an ethical way, which includes conducting our business in a respectful, professional, fair and responsible manner. This commitment is tangible in the laws, policies and frameworks of South Africa which govern us.

It is equally important for us to ensure that our employees work in a safe environment, free from abuse, distress or harm, or any threat of abuse at any time, that could be caused to them or others whilst performing their duties (trusted environment).

#### 1.1. PURPOSE

The intention of this document is not to introduce new behavioural parameters, but seeks to outline undesirable conduct that would be found to offend the Constitution, Legislation, common law, customary law, case authority, Ubuntu, and societal norms. These parameters are embedded in FirstRand's employee culture which hold paramount the values of helpfulness, effectiveness, ethical conduct, innovation, and accountability.

#### 1.2. SCOPE

This document must be read in conjunction to the FirstRand Relationship Agreement, General Terms and Conditions, FirstID Agreement and/or any Platform Rules, which. This document will apply to you if you have any solutions with FirstRand. All solutions are governed by their own rules which will also apply to you if you use these solutions. You must read this document together with those rules to fully understand your rights, duties, and the behavioural expectation from you.

### 2. COMMITMENT STATEMENT

As a society and fellow South Africans our moral fibre is influenced by Ubuntu, the Constitution and the moral standards that influence public policies. The essence of Ubuntu is to recognise ones humanity by identifying the humanness in others. This translates to mutual recognition and respect contemplated by mutual care and sharing in the construction of the community.

In order to create a trusted and safe environment, our people as well as our customers are committed to acting in a manner that fosters this environment and commit to refraining from any unacceptable or harmful behaviour.

Unacceptable and/or harmful behaviour includes language and/or physical behaviour (whether verbal or written) that may cause someone to feel unsafe, afraid, threatened, or abused and may include physical force, threats, intimidation, personal abuse, derogatory remarks, and rudeness, that does not need to be specific and extends to indirect or undertone / suggestive remarks that causes distress.

Inflammatory statements, and remarks of a discriminatory nature also constitutes unacceptable and/or harmful behaviour. The following are some examples that are deemed unacceptable and/or harmful behaviour:

- Physical force – any use of physical force (including damage of property) or unwanted physical contact
- Threats – any threat of harm, prejudice, or physical violence, as well as any intimidation using the threat of harm, prejudice or physical violence
- Offensive Language – vulgarity, profanities, or the use of language, which is intended to demean, discriminate or offend
- Derogatory remarks – any use of inappropriate cultural, racial, gender, disability, age, sexual orientation, pregnancy and maternity or religious reference whether intended or not, which has or may have the effect of demeaning, discriminating or offending
- Rude and Inflammatory behaviour – any combination of language, violence and/or aggressive behaviour, which is intended to offend, provoke, or frustrate

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While examples of unacceptable and/or harmful behaviour have been provided above, each case will be evaluated on its individual merits.

### 3. RIGHTS IN TERMS OF THE CSC

Where any conduct offends the terms of this CSC, we reserve our right to:

- refuse, withdraw, terminate or close a product or service in accordance with the Terms and Conditions which apply to our relationship
- suspend or restrict access and/or entrance to any physical premise(s), as may be determined from time to time
- report your behaviour to the relevant authorities
- take legal action
- take any other action that we consider appropriate in the circumstances

Where possible, we will notify you verbally or in writing, of instances when your conduct is considered unacceptable and/or harmful and we may allow you the opportunity to remediate your conduct.

Whilst we may give you extra time to comply with your obligations or to decide not to exercise some of your rights, you must not assume that this means that this CSC no longer applies to you. We can still insist on the strict application of any or all our rights at a later stage.

<sup>1</sup>Any product, service or goods offered to a customer by any company in the FirstRand group of companies is referred to as a solution in this document. This would include financial and non-financial solutions.

