



INTAS FINANCIAL SERVICES PTY LTD

CODE OF CONDUCT

This code provides employees with guidelines on ethical issues and expected standards of behaviour whilst employed at Intas Financial Services Pty Ltd.

This code is the essential glue that binds us as we move into the future. It ensures that we give the right signals to all our stakeholders about what kind of company we are and how we want to succeed. Finally, it gives us sensible principles to help us at many levels, including supporting our strategic business mission, making better decisions, and encouraging competencies and behaviours to excel with all our stakeholders.

This code applies to all employees; it is by no means all embracing. Above all we need to act at all times with character, integrity, and respect for others.

Confidentiality of information

- Confidential information, whether obtained from those with whom we do business or from sources within the company, must be safeguarded. It is important, regardless of the form the information takes. It includes information received from a customer, information about a customer's transactions, policies, or other activities, information about our own business or financial condition (other than that publicly disclosed) and information about employees.
- We respect the privacy preferences of our customers and comply with all laws regarding privacy of customer information.
- We ensure that any confidential information is communicated only to those entitled to receive it, and the recipient is advised that the information is confidential and instructed about restrictions on further dissemination.
- We do not use information learned on the job for improper personal gain.
- We vigorously protect our company's confidential information, intellectual property, brands and reputation. These are key company assets.
- We take care in what we say, how, to whom and where. We will be especially careful when dealing with confidential information in public places, speaking on portable or mobile telephones, or sending information by fax or email.

Conflicts of interest

- We will avoid or disclose conflicts of interest.
- We will conduct our outside activities and personal finances in a manner that does not compromise our position with the company.
- We will ensure that our interests do not influence, or give the appearance of influencing, any action, judgment, decision, or advice given for or on behalf of the company.
- If we are not sure whether a conflict of interest exists or that a potential conflict may arise, we will consult our manager.



Legal compliance

- We will seek out knowledge about any legal requirements and comply with them, in all aspects of our business and our role.
- We will learn about and observe the requirements of competition, anti-trust, fair trade, consumer protection and related laws.
- We will operate with an understanding of and compliance to relevant financial services regulations, within the limits of authority provided to us.

Fraud, corruption, unauthorised gains & irregular transactions

- We understand that fraud, corruption, or acting in bad faith can affect us all, resulting in loss of jobs and opportunities.
- We will not engage in any unethical or improper practices either to obtain business or for personal gain.

Equal employment opportunities

- We believe in equal employment opportunity, fair evaluation, and rewards based on performance and merit. Management and team leaders have a key role in ensuring equity in their team and are responsible for ensuring the elimination of direct, indirect and systematic discrimination in the areas of recruitment, selection, promotion, training and career opportunities.
- We support the cultural, racial and other diversity that exists within the company.
- We acknowledge that equity and social justice in the workplace is an integral part of achieving business results and sound management practice.

Discrimination & harassment

- Discrimination occurs when a distinction is made between individuals so as to disadvantage one and advantage another. Discrimination can be less favourable treatment, making assumptions about an individual, setting unreasonable conditions or requirements. Indirect discrimination constitutes as a work practice that appears acceptable but has the effect of discriminating against a particular group.
- Harassment is unwelcome or unreciprocated behaviour that could make an individual feel intimidated, offended, belittled or apprehensive about the workplace. Behaviours that constitutes harassment include uninvited physical contact or gestures, unwarranted criticism, patronising behaviour that is demeaning, unwelcome requests for sex, sexual comments, offensive jokes or such toys, intrusive questions or insinuations about a person's private life, displays of offensive or pornographic materials such as posters, pin ups, cartoons, graffiti, calendars or toys, and exploring Internet pornography or such sites in the workplace, uninvited invitations, offensive communications.
- This company will thoroughly investigate any concern raised by an employee, and will take appropriate disciplinary action for breaches in this area. Employees should report such conduct to their manager and can be assured that no adverse action will be taken against them.
- We share the company's commitment to creating and maintaining a workplace and work environment that is free of harassment, intimidation and offensive behaviour.
- If we have been subjected to behaviour or material that we believe is offensive or humiliating, we have the right to complain to our manager. We are also encouraged to directly advise the perpetrator or sender of a message that it is offensive or inappropriate.



Use of company resources, including Internet

- Inappropriate viewing and/or transmission of material through the Internet or email is not, under any circumstances, acceptable behaviour in the workplace. (Inappropriate viewing occurs where you have actively sought to view inappropriate or offensive material, images or information. Inappropriate material includes pornographic material, chain letters, material that contains defamatory or discriminatory remarks.)
- We will ensure the proper usage of tools and resources that are provided to us.
- We understand that Internet access is first and foremost intended for business communications. We also understand that our Internet activity is logged (down to details such as which sites are visited and what is down loaded).

Professional conduct & ethical standards

- We promote a culture of “no surprises” and where everyone is supported for raising legal, ethical, quality, cost and other proper concerns. We take seriously the obligations that corporations have to its employees, the community, society and the environment. We do not believe that any business goal justifies compromising professionalism or integrity.
- We will ensure that our conduct does not compromise the company’s integrity or its reputation.
- We expect high standards also from those who represent us or do business with us.
- We are caring and respect the dignity of those we work with and those we serve.
- We will communicate professionally, even when we disagree with the other party.

All our people will cooperate and focus on our common links, not our differences.

- We will keep our promises.
- We will endeavour to anticipate and prevent adverse situations.
- We lead by example and take the time to assist others.
- If we are not sure, we will ask for help.
- We admit and do not hide mistakes.
- We are not afraid to give or receive bad news.

We will only act within the limits of authority provided to us.

Please remember, if you have any doubts whether your actions conform to the Code of Conduct, raise the matter with your manager. Any breach of this Code of Conduct will result in disciplinary action, which may include dismissal. In addition, legal action may be taken for serious offences.

On signing this Code of Conduct, you endorse the principles which underlie this document, and in doing so agree to be responsible for your actions and decisions, act in the best interests of the company and carry out your obligations conducting all work related activities in accordance with these policies.

I have read, understood and support this document.

Name

Signature

Date