

Al Maryah Community Bank

Vendor Code of Conduct Policy

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1. Introduction

Mbank is committed to maintaining the highest standards of ethical and professional conduct. This Code sets out the minimum standards of behavior that expected by organizations, their representatives and employees, and subcontractors who provide goods or services to Mbank.

This code outlines the requirements we set for our vendors and the principles they must adhere to, as part of our business community, to foster a culture of transparency, accountability, and mutual respect, ensuring contribute positively to the societies and economies we serve.

2. Scope

The Vendor code of conduct sets forth requirements for the vendors with whom Mbank does business including their employees (including their payments, temporary contract agency), and other third parties. It is the Vendor's responsibility to disseminate, educate and exercise diligence in verifying compliance with this code to its employees, agents, and tier-vendors.

This Code addresses several situations in which issues related to Mbank reputation or ethics may arise. It is recognized that the Code cannot cover all situations and vendors are required to exercise good sense and sound judgement to make the right decision. In applying such judgement, the following should be considered to make the right ethical decision:

- a. Do I have all the information that I need to make an informed decision?
- b. Is it legal and in keeping with the spirit of the law?
- c. Is it consistent with this Code?
- d. Could it reflect negatively on my company or the Bank?
- e. How would it look in the media?

Mbank requires all its vendors to adhere to the content of this code and demonstrate their commitment to the principles listed in the context of jurisdiction of operation, services provided, size and nature of the selected vendors.

3. Compliance

Mbank requires the vendors to adhere to all applicable laws and regulations. In addition, Mbank reserves the right to verify compliance with the code through internal and external assessment mechanisms, as applicable.

4. Human Rights

Vendors must also uphold the fundamental principles of respect for human dignity in all aspects of their activities. This commitment encompasses treating all individuals with fairness, equity, and dignity. Vendors are expected to conduct their operations in a manner that respects and upholds basic human rights, including but not limited to:

4.1. Non-Discrimination:

Vendors must ensure that their hiring practices, employment policies, and workplace environments are free from discrimination based on race, color, ethnicity, nationality, gender, religion, age, disability, sexual orientation, or any other protected characteristic. All individuals should be afforded equal opportunities and treatment within the workplace.

4.2. Fair Treatment:

Vendors should provide fair wages, working hours, and conditions for all employees, ensuring that they are not subject to exploitative or abusive practices. This includes respecting employees' rights to freedom of association and collective bargaining.

4.3. Child Labor:

Vendors must not engage in or support any form of child labor. They should adhere to applicable laws and regulations regarding the minimum age for employment, ensuring that children are not employed in conditions that interfere with their education, health, or overall well-being.

4.4. Forced Labor:

Vendors must not utilize forced or compulsory labor in any form, including bonded labor, indentured servitude, or human trafficking. All employment must be voluntary, and workers should have the freedom to terminate their employment with reasonable notice.

4.5. Health and Safety:

Mbank requires its vendors to provide a safe and healthy work environment for their employees. This includes implementing appropriate safety measures, providing necessary training, and addressing any occupational hazards or risks to prevent accidents and injuries.

4.6. Freedom of Expression:

Vendors should respect their employees' right to freedom of expression, opinion, and peaceful assembly, both within and outside the workplace, in accordance with applicable laws and regulations.

4.7. Community Relations:

Vendors should engage with local communities respectfully and constructively, considering their interests and concerns, and striving to minimize any adverse impacts of their operations on neighboring communities.

5. Environmental Sustainability

5.1. The Vendors must ensure that it obtains, keep current, and follows the guidelines of all required environmental permits and registrations to be at any time legally compliant.

5.2. The vendors must document and implement controls and mitigate significant environmental impacts as applicable.

5.3. The vendors are responsible for identifying hazardous materials, chemicals, and substances, and ensuring their safe handling movement, storage, recycling, reuse, and disposal. All the applicable laws and regulations related to hazardous materials chemicals and substances shall be strictly followed. Vendors shall comply with material restrictions and product safety requirements set by applicable laws and regulations. Vendors shall ensure that key employees are aware of and trained in product safety practices.

5.4. The vendors are responsible for optimizing the consumption of natural resources, including energy and water. Vendors shall implement and demonstrate sound measures to prevent pollution and minimize the generation of solid waste, wastewater, and emissions. Prior to discharge or disposal, the vendor shall characterize and treat wastewater, and solid waste appropriately and according to applicable laws and regulations.

6. Data Protection and Confidential Information

6.1. Suppliers are required to protect the data they handle or have access to during the course of their business dealings with Mbank; this includes personal data of employees, customers, or any other parties involved. Suppliers must comply with the relevant data protection laws and regulations, ensuring that data is collected processed and stored securely and lawfully. All data from dealing with Mbank should be treated as confidential and only be shared between Mbank and the supplier.

7. Consumer Protection and Law Adherence

7.1 Vendors must comply with relevant consumer protection laws and regulations applicable to their products or services.

- 7.2 Vendors should provide accurate information their customers regarding their products or services. this includes and are not only limited to product specifications, pricing, term of sale, and any applicable warranties or guarantees in a manner that is easily understandable and not misleading.
- 7.3 Vendors must provide adequate customer support and complaint-handling mechanisms to address customer inquiries and complaints and the channels to provide feedback or resolve customers complaints promptly.
- 7.4 Vendors must ensure that the products meet all applicable safety standards and regulations to protect consumers from potential harm or injury.

8. Documentation and record-keeping

- 8.1 To facilitate compliance with consumer protection requirements, vendors should record transactions and events in a timely manner and implement appropriate controls to prevent authorized access (e.g. passwords – access controls – encryption) to ensure the accuracy and reliability of their records. Vendor should ensure that their records accurately reflect the details of transaction and activities including quantities, prices, dates, and other relevant information and in accordance with Mbank prescribed information security controls as applicable.
- 8.2 Vendors should maintain the records in a format that is easily accessible and retrievable when needed.
- 8.3 Vendors should adhere to applicable legal and regulation requirements regarding retention of records, maintaining records for specific periods mandated by law or industry regulations, and should be subject to periodical audit to verify compliance with record-keeping requirements.

9. Social media communication

- 9.1 Vendors must adhere to the authority given to them by the bank before communicating with social media activities on issues related to any bank's products or services. This includes participating in discussions on social media posting content, responding to comments or messages. In case vendors communicate on behalf of the bank, the vendor should adhere to the guidelines including using any imagery that reflects our brand value and must ensure that all information shared with social media is accurate. The vendor must use professional communication manners and avoid negative interactions that could reflect poorly on the bank's brand.

10. Vendor Onboarding requirements

10.1 The vendor should adhere to onboarding specific procedures and requirements outlined by Mbank to enter a business relationship with the bank and provide all requested supported information or documentation as part of the onboarding process. This may include and is not only limited to business registration documents, licenses, financial statements, insurance certificate and any other needed document. In addition, the Vendors must maintain ongoing compliance with Mabank's Onboarding requirements throughout the duration of the business relationship. This includes the minimum information required, standards to be followed, quality control measures and consistent implementation, service level adherence etc.

11. Performance-related information

- 11.1 Vendors should provide accurate and timely performance related information to the bank and should be provided within specific reporting periods established by the bank. Vendors should ensure that performance related information is accurate, complete, and documented with necessary support reports or data.
- 11.2 Vendors may be required to report performance data based on predefined key performance indicators relevant to products or services supplied by the bank, this may involve implementing process development, conducting training, or retaining or making necessary adjustments to products or services. The Vendors should maintain open communications with the bank regarding performance-related matters for feedback from the bank and keep accurate records and documentation related to performance reporting and corrective action efforts.

12. Gifts and Entertainment Policies

- 12.1 Vendors must adhere to the bank policy concerning gifts and entertainment where which contributes to maintaining the integrity, transparency, and trustworthiness of their business relationship with the bank while upholding ethical standards and.
- 12.2 Where there is an established acceptable outline of practices and limitations for offering and acceptance of gifts, hospitality or entertainment that could be perceived as influencing business decisions or compromising integrity.
- 12.3 Vendors should adhere to predefined value limits set in bank policy. Vendors should ensure that their gifts and entertainment practices comply with applicable legal and regulatory requirements and bank policy always.

13. Service Level Adherence

- 13.1 Vendors must abide by the SLA agreed with the bank consistently and in accordance with the signed agreements, including multilevel service level agreements. Vendors should adhere to multilevel service-level agreements.
- 13.2 The bank reserves the right to monitor the service levels and initiate course corrective actions as applicable. The SLA may define the tools, format, or even third-party services used to monitor the service levels. It may also determine how often the reports may be reviewed.

14. Conflict Management

- 14.1 Vendors must avoid situations where the interests of the vendor or an employee of the vendor conflicts, or appears to conflict, with the interests of Mbank or its clients. A conflict of interest exists, or may be perceived to exist, where a personal, or corporate, circumstance impairs professional judgment or the ability to act in the best interest of the Bank or its clients. The Bank expects its vendor to disclose and manage any actual, potential, or perceived conflicts of interest in relation to their engagement with the Bank.

15. Business Integrity

- 15.1 Mbank expects that its vendor conducts their business in compliance with all applicable laws, rules, and regulations of the jurisdictions in which they operate. This includes the expectation that vendors will:
- a. Respect human rights, and strive to improve the lives, of the people and communities in which they operate.
 - b. Have policies and procedures in place designed to prevent and detect fraud, money laundering, bribery & corruption.
 - c. Not enter into any secret agreement or side arrangement with any Mbank employee.
 - d. Not take any action on behalf of the Bank that could be perceived as an attempt to bribe, accept a bribe, or engage in corrupt activity.
 - e. Not use any Mbank name, or logo, in any advertising, promotional material, press release, client list or similar material without first obtaining written consent from the Bank. vendor, and their staff, must not post, share or like anything on social media that could be viewed as a violation of this Code; and
- 15.2 Mbank is committed to integrity, honesty, and transparency in everything that we do. If a vendor becomes aware, or suspects, violations of this Code or policies, standards or

procedures, applicable laws, or regulations, they are requested to promptly report such violations using the resources described below.

15.3 Mbank will treat all reports confidentially, fairly and in a timely manner. As long as vendors make the report in good faith the Bank will not take any action that would cause them to suffer any detriment, loss of employment or victimization.

15.4 The Vendor have their rights to observe any anomaly or report their concerns or support requirements as well to the Mbank point of contacts as listed in the Service agreements.

16. Application

16.1 Acknowledgement of the Code is a pre-requisite in every Mbank transaction for vendors. Through the acceptance of this Code, the vendor commits that all its operation is subject to the provisions contained in this Code. This Code or the demonstration of its compliance does not create any third-party beneficiary right for the vendors. The standards of the Code are in addition to and not in lieu of, provisions of any legal agreements or contract between vendors and Mbank.

17. Reporting Violation

17.1 The vendor must report any suspected violation of regulations, laws, and code with the Mbank point of contact as listed in the Service agreement.