

SUMMARY OF POLICY ON CODE OF CONDUCT OF AMK MICROFINANCE INSTITUTION PLC

Approved by: Board of Directors

Approved date: 04 December 2024

CODE OF CONDUCT

1.1.1 Maintain privacy and confidentiality

- Ensure that any confidential information relating to AMK, including information on its clients, staff, shareholders or overall operations shall not be provided to third parties without the consent of CEO.
- All AMK staff shall receive work-related information that belongs to AMK such as reports, documents, and other policies. AMK staff shall keep this information confidential while working for AMK and after termination of employment contract with AMK.
- Shall not use information obtained by them for any business, which is directly or indirectly competitive with AMK, except for AMK work.
- Respect privacy of others.

1.1.2 Maintain client privacy and confidentiality

- Client data shall be treated confidential and can only be disclosed in accordance with AMK Data Protection Policy. It is each employee's sole responsibility to ensure that all his/her dealing for AMK are in conformity with the above mentioned role model. The Code of conduct is adopted to guide and protect employees; however, all employees must aware that any breach thereof is subject to disciplinary action and dismissal from employment in some cases.

1.1.3 Treat others with respect and dignity

- All staff shall treat everyone they interacted with dignity and respect.
- Exercise good judgment and proper authority in dealing with related staff, clients, merchants, agents, and general public.
- Respond to the needs of AMK's management and staff in a responsible, respectful, and professional manner.
- Make judgments on the basis of what is best for AMK as a whole.
- Any threaten behaviors or inappropriate insult is not acceptable.
- Shall not use violence on other staff, clients, or related persons at AMK's premises/operational areas or while working for AMK.
- AMK shall ensure that all its communication with others shall be made with the highest ethics. Any illegal conducts or other activities by AMK staff which affect reputation and role of AMK either during working hours or outside working hours shall not be allowed.

1.1.4 Sexual Harassment

- Any forms of sexual harassment is strictly prohibited. This includes, but is not limited to, sexual harassment of other staff, clients whom you are working with and the general public shall not be allowed.
- AMK management is committed to safety, fun, and freedom to support the working environment that is free from both verbal and violent sexual harassment. Free from sexual harassment is a working condition that all employees are entitled to. AMK does not tolerate any sexual harassment either through speaking or threatening.

1.1.5 Conduct to be followed when interacting with clients

- Treat clients with high quality of services in all situations.

- Treat clients with dignity during the loan collection process.
- To ensure that all its communication with clients shall be made with the highest ethics.
- To ensure good judgment and maintain level of authority in dealing with clients.

1.1.6 Conduct to be avoided when interacting with clients

- Must not visit the client before 7am or after 6pm without permission from line manager.
- Must not force the client to sell their property in circumstances which is harmful to and cause great impact on them and their family.
- Must not force non-members of the guaranty group to pay loan for and on behalf of the client or receive such loan payment from third party who is not a family member or relative of the client or a member of guaranty group or village bank committee.
- Must not retain the client in AMK office overnight.
- Must not visit client's home and collect loan within 7 days after the client's family faced a serious problem. (i.e. a member of client's family passed away or has serious illness.)
- Must not discriminate against clients based on nationality, gender, religion, political tendency or disability.
- Must not violate client's rights to privacy.
- Must not use inappropriate words and behavior toward client in the public. (Ex. Insulting, threatening, shouting, humiliating and so on).
- Must not use violence on AMK's client while working for AMK.
- Must not have sexual relationship with clients and clients' family members against Cambodian culture and norm.
- Must not use abusive or offensive language, physical harassment, and humiliation to AMK's clients.
- No corruption, price or commission from clients.
- Incessantly putting time pressure on the clients, offering aggressive discounts that make no sense, or harassing the clients.
- Continuing to pursue a client who has clearly declined a product.
- Discouraging or preventing clients from consulting with a trusted person.
- Discouraging or preventing clients from reading product information, contract, etc.
- Arguing, being hostile, or condescending toward the client.
- Intimidating or threatening the client ("if you don't purchase life insurance, you are going to look like you don't care about your family").
- Using deceptive marketing techniques.