



Live more, Bank less

## CODE OF CONDUCT

DBS Group is committed to establish and set out the professional, ethical and legal principles and the highest standards of behaviour and has a Code of Conduct policy.

It applies to anyone who works for DBS, including employees (full time, part time, temporary), and any other persons who have been permitted by the respective DBS Entities to perform duties or functions within that respective Entities (including but not limited to contractors, secondees, interns, industrial attachments and agency staff), regardless of the jurisdiction or legal entity through which DBS operates (collectively referred to as “staff”). This includes DBS Bank, all Bank and non-Bank subsidiaries, overseas branches and representative offices (herein collectively referred to as DBS).

Below is the summary of the policy.

### POLICY

- DBS is committed to conducting business in accordance with all applicable laws, rules and regulations.
- Staff are expected to conduct themselves and carry out their responsibilities in adherence with the highest standards of professional and ethical behaviour. This belief and expectation form a core part of the DBS PRIDE! values. Staff should resolve to apply these values and principles, and take pride in the critical roles everyone play in.
- In all situations, staff must:
  - Act with honesty, fairness, integrity and professionalism, particularly when dealing with customers and fellow staff;
  - Treat others with dignity and respect, particularly customers and fellow staff; and
  - Comply with all laws, rules and regulations.
- The principles below have been identified to assist staff to act in an appropriate ethical manner and comply with this Policy and are further explained in the Code of Conduct Standard.
  - 1) **Professional Integrity** – Staff must act with integrity and in a trustworthy manner;
  - 2) **Confidentiality** – Staff must protect all bank and customer information and use them properly;
  - 3) **Conflicts of Interest** – Staff must recognise and avoid situations which may result in a conflict of interest;
  - 4) **Fair Dealings** – Staff must act in a clear and transparent manner when conducting business with customers;
  - 5) **Speak Up** – Staff are responsible for reporting any wrongful behaviour or activity.
- Any staff found to have acted in a way that is not consistent with the intent and/or principles of this Policy and/or Standard may be subject to disciplinary action up to and including termination of employment. If the breach is significant it may also lead to prosecution of the staff involved.