

CODE OF ETHICS



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Introduction

Allied Bank's Code of Ethics (hereinafter referred to as 'Code') sets out standards of behavior which all the employees of Allied Bank Limited (the 'Bank') are expected to exhibit in discharge of their professional obligations and duties.

The Code helps to reinforce Allied Bank's Vision (*to become a dynamic and efficient Bank providing integrated solutions in order to be the first choice Bank for the customers*) by promoting conduct which is consistent with Allied Bank's Core Values, i.e., 'Integrity', 'Excellence in Service', 'High Performance', 'Innovation and Growth'.

1 Discipline and General Conduct

1.01 Upholding the Law and Compliance

All the employees are required to maintain knowledge and comply with all the applicable laws of the land, Allied Bank's rules and regulations, including the Bank's policies, procedures and standards, State Bank of Pakistan's and the Security and Exchange Commission of Pakistan's regulations, applicable to Allied Bank.

Employees must not knowingly assist or participate in violation of such laws, rules and regulations. Any employee who is charged or convicted for a civil or criminal offence is required to notify his/her immediate supervisor as well as to the Human Resource Group.

1.02 Scope of Duty and Honesty

Employees shall abide by all the orders and the directives given by the person or persons under whose jurisdiction, superintendence or control they are deputed and shall serve the Bank, with honesty and faithfulness, in its business in such capacity as they may be directed.

All employees must act with integrity and within the scope of his/her employment duties and delegated authorities.

1.03 Avoiding Discrimination and Harassment

As part of one of our core values, we are expected to promote team spirit within our spheres by treating all the employees fairly, equal, with decency and respect. All sorts of discrimination, harassment, violence (physical or otherwise, specifically threats, sabotage, bullying, taunting, etc.) and intimidation are strictly prohibited. The definition of harassment is described hereunder:

- a. 'Harassment' means, any unwelcome advance, request for un-ethical favors (including invitation for lunch or dinner) or request for travel together to another city without the official work, as well as, without consent, or other oral or written communication, including communication through email, SMS, or instant messaging or physical conduct or a gesture of an immoral and sexual nature, or sexually demeaning attitudes, causing interference with work performance or creating an intimidating, hostile or offensive work environment, or the attempt to punish the employee for refusal to comply to such requests or is made a condition for either the continuity of employment or made a condition for career growth, or made a condition for generating recommendations for performance bonus or salary increments;
- b. 'Abuse of Authority' towards an employee, is also a form of 'Harassment'. This can be defined as a demand by a person in authority, such as a supervisor (or a supervisor of the supervisor) or a direct or indirect boss, for un-ethical favors in order for the subordinate to keep or obtain certain job benefits, be it a salary increase, a grade or a functional promotion, a training opportunity, or a transfer to another desired position/location or the job itself;

- c. 'Creating a hostile environment' also comes under the term of 'Harassment', defined as creation of a pattern of offensive conduct towards the employee, by shouting at, or by using abusive language or inappropriate language or by inciting others to boycott the employee or to create hurdles in the normal working of the employee or creating indecent gossip against the employee, resulting in damage to the employee's honor and credibility;
- d. 'Retaliation' as a result of refusal to grant a sinful favor, which may include limiting the employee's options for future promotions or training or distorting the evaluation reports, or generating gossip against the employee or other ways of limiting access to his/her rights, also comes under the definition of 'Harassment'.

1.04 Punctuality

Every employee shall attend the office on time. Any employee who fails to attend office on time, without having obtained prior permission, on three or more occasions during a month, shall be deemed to have surrendered one day's leave or salary in lieu thereof (if no leave stands to his/her credit) for every three late attendances during the said month.

In case of sickness or accident, the employee shall inform the immediate supervisor and submit medical certificate, where required, which can be verified by the Bank. For further details please refer to the Bank's Leave Policy, issued by the Human Resource Group.

Where an employee remains absent after the end of his/her leave, unless extension in leave is granted, he/she shall not be entitled to any remuneration for such unauthorized absence. If such unauthorized absence continues for more than ten consecutive days, disciplinary action by the Bank may be taken on account of misconduct.

1.05 Unfair Labor Practices

Employees in workman cadre (clerical/non-clerical) are not authorized to indulge in to unfair labor practices.

1.06 Disruptive Activities

Employees are not authorized to use Bank's facilities (including transport or telephone) and Bank's property including stationery and Bank's logo to promote trade union or officer's association activities, or carry weapons into Bank premises unless so authorized by the Bank, or carry on trade union or officer's association activities during office hours, or subject other employees to physical harassment or abuse.

Employees are not authorized to express any views orally or to publish any kind of literature in print, electronic and social media or other forums whatsoever with the intention to incite or provoke employees or general public against the Bank, its Board of Directors, Executives, Management, Shareholders and approved rules and policies.

1.07 Restriction on Political Activities

No employee shall indulge in any political activity, including forming a political, ethnic or linguistic association and joining it as a member or as an office bearer. Employees also cannot take part in any activity leading to their election to a legislative body, whether in Pakistan or elsewhere.

Employees are not authorized to take part in, subscribe in aid of or assist in any way, any political movement, nor they shall indulge into any activity which is detrimental to the ideology of Pakistan.

1.08 Outside Activities

All permanent / contract employees of the Bank shall devote their entire business day to their work. Employees shall avoid any outside activity which can interfere or appear to interfere with the independent exercise of their judgment regarding the best interest of the Bank and its clients. (Outside activity means and include any paid, unpaid or honorary position/occupation, office or office bearership outside the Bank)

All employees are required to obtain specific and individual prior approval through the Human Resource Group, to:

- a. Carry on business activities outside the Bank;
- b. Hold an outside directorship;
- c. Hold majority shares and/or interest in a public or a private business;
- d. Take financial interest in a business more directly than a market transaction in the securities of a publicly listed company;
- e. Serve as client's personal representative such as trustee, executor, or through the grant of a power of attorney.
- f. To engage in advisory or consultancy services.
- g. Entrepreneurship outside the Bank.
- h. Play professionally any sport for any club or department outside the Bank.
- i. To be nominated for or hold any public office of Local, Provincial or Federal Government.

1.09 Outside Pressure

No employee shall bring or attempt to bring political or other outside pressure/ influence directly or indirectly to bear on the authorities/superior officers or indulge in derogatory pamphleteering, contribute, or write letters to the newspapers, or appear in media, anonymously or in their own name with an intent to induce the authority/superior officers to act in a manner inconsistent with rules, in respect of any matter relating to Bank including but not restricting to appointment, promotion, transfer, punishment, retirement, termination or for any other conditions of service of employment.

1.10 Moonlighting and Involving in Family Business

All employees are prohibited from accepting or performing any engagement outside the Bank of any nature, whatsoever, without prior approval from the Human Resource Group, who will decide on the merit of each request.

All those employees, who have financial (or otherwise) any interest or indulgence in any kind of family business, must declare so, in advance by writing to the Human Resource Group, with details, and seek no objection.

1.11 Personal Borrowing and Lending

An employee shall not borrow from or lend personal funds or other personal property to any Client or Vendor who has an ongoing or potential relationship with the Bank, or use this relationship so that others related to the employee can do so; except on market terms and conditions from financial institutions. However, in case of such default by an employee, he/she shall be liable for disciplinary action by the Bank.

Employee shall not borrow from or lend to, any money to another employee of the Bank, in personal capacity.

1.12 Fraud, Theft or Illegal Activities

Employees shall be alert and vigilant with respect to frauds, thefts or significant illegal activities committed by other employees of the Bank or customers of the Bank or its vendor. If any such activity comes to one's attention, the employee must immediately report the same in writing to his/her immediate supervisor or his/her higher authority. Failure to report any such activity will render the employee liable to disciplinary action.

In particular, employees must not issue any personal guarantee, unauthorized account statements, salary certificates, service/internship certificates or any other information for any purpose whatsoever for any customer or staff member. The Employment Certificates, Service Certificates or Internship Certificates can only be issued by the Human Resource Group of the Bank. Moreover, employees must not issue receipt of personal funds on Bank's document/letter heads. The funds shall only be received on the prescribed form. Failure to do so shall render the employees liable to disciplinary and/or criminal action.

1.13 Misconduct/Unsatisfactory Performance

The following are examples of misconduct or unsatisfactory performance which may give rise to disciplinary action. These examples are not intended to be exhaustive and are set down merely for guidance;

- a. Habitual absence without leave or unauthorized absence from duty for more than ten consecutive days;
- b. Persistent failure to observe timekeeping rules;
- c. Failure to submit medical certificates to cover periods of absence due to illness;
- d. Failure to meet the required standards of work;

- e. Failure to comply with lawful requests or orders from superiors;
- f. Willful insubordination or disobedience;
- g. Unauthorized and misuse of Bank's property and assets;
- h. Leaving confidential information unsecured;
- i. Use of inappropriate language;
- j. Intoxication, and/or consumption of alcohol or drugs on Bank premises or during office hours.
- k. Failure to disclose a personal interest conflicting with any Bank transaction in which an employee is engaged;
- l. Breach of confidence;
 - i. Disregard of duties;
 - ii. Sexual or racial harassment;
 - iii. Theft, fraud, misappropriation, dishonesty with business or property of the Bank or any other organization/ any person inside or outside the Bank or inappropriate removal or possession of property;
 - iv. Falsification of employment documents/ data to obtain employment;
 - v. Submitting an incomplete or false educational qualification or work experience details;
 - vi. Tampering with the office records;
 - vii. Negligence or improper conduct leading to damage of Bank-owned or customer-owned property or damage to the reputation of the Bank;
 - viii. Conviction in a criminal offence within or outside the office;
 - ix. Violation of safety or health rules;
 - x. Illegal strike or inciting others to strike work or go slow;
 - xi. Misuse of official stamps/Letterheads/Telephones/Computers and other items;
 - xii. Willful damage to or loss of Bank's goods or property;
 - xiii. Taking or giving bribes or any illegal gratifications;
 - xiv. Habitual breach of rules or any law applied to the employees of the Bank;
 - xv. Riotous or disorderly behavior during working hours;
 - xvi. Making commitments on behalf of the Bank beyond the scope of the delegated authority or making commitments known to be detrimental to the interests of the Bank;
 - xvii. Engaging directly or indirectly, without the Bank's permission in any other business paid /unpaid occupation, honorary position, office and office bearership whilst in the service of the Bank;
 - xviii. Use of the political or other outside pressure/ influence, with intent to induce the authorities/superior officers in respect of any matter relating to the appointment, promotion, transfer, punishment, retirement or for any other terms and conditions of Employment;

- m. Refusing to receive any official memorandum or communications addressed to the employee by the Bank;
- n. Frequent disregard or disobedience of rules or general orders;
- o. Frequently making false and misleading statements;
- p. Inefficient, dilatory, careless or wasteful working;
- q. Insider Trading (transactions made on the basis of privileged information, particularly trading in stock and shares, whose value is likely to be affected by the release of news, of which only a few people are aware of);
- r. Parallel Banking (any activity by an individual that he carries out in his personal capacity, which he actually should have performed on behalf of the Bank);
- s. Money laundering;
- t. Regulatory violations leading to penalties by SBP/other concerned authority;
- u. Misbehavior/discourteous behavior with the customers, which may adversely affect the image of the Bank;
- v. Any act(s) subversive of discipline.

2 | Work-Place Environment

2.01 Zero Tolerance to Workplace Violence

The Bank is committed to creating and maintaining a working, learning and customer care environment, which is free from violence. Mutual understanding and respect toward all individuals are essential elements for excellence in professionalism, existence of a safe and healthy workplace, and maintenance of a corporate culture, which serves the needs of the community. The Bank prohibits violent acts or threat of violence. Any employee, who commits or threatens to commit a violent act, will be liable for disciplinary action. The Bank has zero tolerance for violence against any employee or its property. Any person who makes threats, exhibits threatening behavior, displays arms/ammunitions, resorts to spitting and usage of abusive language or engages in violent acts that may damage the Bank property shall be liable for disciplinary action.

The Bank will not tolerate any level of violence under any circumstance. Violation of this Code must be referred to the Human Resource Group, immediately.

2.02 Pranks and Practical Jokes

Employees are not allowed to play practical jokes or pranks on each other. At best, these actions disrupt the workplace and dampen the morale of some; at worst, they can endanger employees and lead to complaints of discrimination, harassment, or assault.

Employees are also not allowed to share immoral jokes with other employees or to the outside world, through Allied Bank email server or computer; and cell phones.

2.03 Horseplay

Allied Bank does not allow their employees to engage in horseplay, which is fun that has gotten loud, physical and boisterous and out of control. Horseplay disrupts the work environment and gets out of hand, leading to fighting, hurts feelings, safety hazards, or worse and is liable to disciplinary action

2.04 Drug-Free Workplace

Allied Bank is committed to providing a safe work environment and fostering the well-being and health of its employees.

Employees must maintain a healthy and productive work environment. This commitment is jeopardized when any employee uses alcohol or illegal drugs at workplace, come to work with these substances in his body, or possesses, distributes, or sells alcohol or illegal drugs at workplace, which is strictly prohibited.

Smoking is prohibited in office area, as it bothers other employees. The smokers may smoke in designated areas.

2.05 Maintaining Office Decorum

Employees are required to maintain proper dress code, (office attire) and appear well groomed and presentable at all the time. Livery staff should be in their proper uniform during office hours. All employees should observe high standards of behavior/attitude that includes positive attitude/body language, politeness and optimistic approach. Clumsy/abnormal behavior/short temperament should be avoided at all time.

Furthermore all employees are responsible for ensuring that work area/office surroundings are maintained in a tidy condition.

3 Responsibilities Towards Employer (Allied Bank)

3.01 Whistle Blowing

Employees must speak up in order to raise their concerns and suspicions, in confidence, about any actual, planned or potential behavior regarding misconduct or malpractices, breaches of law, regulations, suspicious activities, money laundering, frauds, criminal acts, harassment which they believe have not already been reported to the relevant Group. The process has been described in detail in the Whistle Blowing Policy and the Anti-Harassment Policy. In case of not blowing a whistle, the employee may be deemed to be a party to the irregularity and shall be liable to disciplinary action.

3.02 Investigations and Judicial Proceedings

If an employee receives any kind of demand or request (including summons notices from courts) for information from an outside party (including regulators, law enforcement agencies, and parties to litigation), one must seek guidance from the relevant Group, before proceeding further to acting in response to the request.

3.03 Protecting Bank's Assets

Each and every employee must protect the Bank's assets (whether physical, financial or intellectual) as well as ensure its use in the prescribed manner. Bank's assets, including but not limited to, telephone, email, computer systems and any peripherals should not be used in a manner which is harmful and embarrassing for the Bank as more fully described in Email and Internet Usage Policy and Acceptable Use Policy.

3.04 Accuracy of Record and Reporting

Employees must maintain all records accurately and preserve it in accordance with practice and laws of Banking. Employees are prohibited from making any false or misleading entries, forge or tamper with anyone's signature to compromise integrity of Bank's record.

All regulatory reporting should be carried out precisely as well as within prescribed time limits.

3.05 Disclosure of Conflicts of Interest

Employees are required to identify all conflicts of interest — whether actual or potential and must declare them immediately. It includes all matters which may be expected to interfere with an employee's duty to the Bank or his/her ability to make unbiased and objective recommendations and there is a potential to put personal interest above that of the Bank.

Employees instead of trying to resolve any actual/potential conflict of interest at their own should consult the Human Resource Group for an appropriate resolution.

3.06 Disclosure of Relationship

Employees are required to disclose their blood/ close relatives employed in Allied Bank Limited at the time of initial recruitment.

Existing employees are also required to disclose immediately if any of their blood / close relative joins the Bank.

Blood/close relatives include real father, real son, son-in-law, father-in-law, brother-in-law, real grandchild, real grandparent, real mother, real daughter, daughter-in-law, mother-in-law, sister-in-law, real brother, real sister, wife, husband, first cousin (maternal and paternal).

3.07 Disclosure / Permission of Sale and Purchase Transactions

Employees are required to disclose immediately all the sale and purchase transactions made with another employee of the Bank, in personal capacity, involving consideration of Rs.500,000/- or more to Human Resource Group.

4 | Information Management

4.01 Confidentiality

All employees shall regard as strictly confidential and by no means, direct or indirect, reveal to any person or authority any information concerning the business of the Bank or its constituents, which is not intended to be made public unless required to do so under the law. The Human Resource Group is needed to be consulted in all such cases wherein there is an ambiguity in the authenticity of such a disclosure.

Confidential information should only be shared with those employees who have genuine need to know which is consistent with their job assignments (for details please read relevant Information Security and Governance Policies)

4.02 Privacy of Customer Information

All customers' related information should be kept secret. Employees must safeguard any confidential information which customers share with the Bank. Such information should be used for intended purpose only and any further use should be allowed only after having prior consent of the concerned customer.

4.03 Privacy of Personnel Information

All employees should protect the privacy and confidentiality of the personnel records. Such records must not be shared by anyone inside or outside the Bank, except law, rule, and regulation or a subpoena or order issued by a court of competent jurisdiction or requested by a judicial, administrative or legislative body. Request for such records from anyone under any circumstances must be approved by Human Resource Group.

4.04 Acceptable Use Policy/Electronic Communication/Internal/ External Email Policy

Employees should not use the Bank's facilities to access, download or distribute information that is personal, social or may be considered offensive, illegal, unethical or discriminatory or might pose reputational risk to the Bank.

Moreover, all employees should maintain secrecy of their passwords to prevent unauthorized access to the Bank's systems, under any circumstances, whatsoever. Employees shall be held accountable for all activities carried out under their user IDs and Passwords.

Personal use of internet and email must not interfere with usual duties and its usage should be in accordance with the relevant policies. Violation shall constitute misconduct leading to disciplinary action.

4.05 Media and Public Appearance

Employees are required to obtain prior approval from their respective Group Chief and also from the Chief Human Resource Group, before making speeches, giving interviews to print or electronic media or making public appearances in media.

Only officially designated spokesperson(s) (as provided under the Bank's Media Policy) may provide comments about the Bank to the media.

Employees are required to obtain prior approval from Chief Human Resource and CEO for writing any article or blogs in print, electronics as well as social media about the affairs, rules and regulations, policies culture, products and services or management of the Bank.

4.06 Use of Communication Tools

Communication tools including telephone, cell phone, email and instant messaging shall not be abused to inappropriately share proprietary, confidential or material non-public information, or for inappropriate or non-business related communications.

Attending to or making private telephone calls during office hours, have to be kept at minimum. Moreover, use of cell phones on matters other than officials, during the office hours, is also to be kept at minimum.

4.07 Misinformation/Misrepresentation and Rumors

Financial markets are generally responsive to news on related developments. Dealers should not relay any information which they know to be false and should take great care when discussing unsubstantiated information which they suspect to be inaccurate and refrain from passing on any information which they know to be untrue.

5 Relationship with and Responsibilities to Customers, Prospects and other External Constituencies

5.01 Fair Dealing

Employees in their business dealings shall always act fairly, equitably and objectively with all customers, prospects, suppliers and other external constituencies. Taking unfair advantage through manipulation, concealment, abuse of power or confidential information or misrepresentation of true facts should be avoided at all times.

5.02 Fiduciary Duty

Employee shall act with the highest degree of integrity, honesty, proprietary and loyalty, towards the interest of the Bank, its customers and regulators.

5.03 Gifts and Other Benefits

Employees are not authorized to make offers or to accept or agree to accept gift or conveyance of anything (including entertainment) of value from any current or prospective Allied Bank customers or vendors or dealers or any person who have a business relationship with the Bank.

The following are gifts/payments which employees generally may accept or offer as an exception to this rule:

- a. Gifts that relate to commonly recognized events or occasions such as a promotion, new job, wedding, retirement, etc. from a person who has a business relationship with the Bank, provided those gifts are of reasonable value. Such gifts or entertainment should not be excessive in value or frequency. Any gift(s) or entertainment valuing aggregating PKR 10,000/-and above during a calendar year could be termed as excessive.
- b. Gifts from a person who has a business relationship with the Bank, provided the acceptance is based on a family or personal relationship existing independent of the business of the Bank and where the circumstances clearly indicate that the business of the Bank was not the motivating factor, provided those gift(s) are of reasonable value and are reported to Human Resource Group, in case if the monetary value of the gift(s) is aggregating PKR10,000/- or more during a calendar year.
- c. Benefits available to the general public under the same condition from persons having a business relationship with the Bank (e.g. advertising or promotional materials, and discount or rebates on merchandise or services).
- d. Civic, Charitable, educational or religious organizational awards for recognition of service or accomplishment.
- e. Form attached for Reporting Procedure of Gifts (received or given) as stated above (a to d)

5.04 Gambling/Betting between Market Participants

Making or arranging bets or wagers between market participants is strictly forbidden.

5.05 Frivolous Quotes

The employees working in Treasury Group are strongly cautioned against making frivolous quotes which they have no intention of honoring and which are designed merely mislead market participants. The concerned employee should not engage in practices, which may realize immediate gain (or avoid loss) but may compromise their employers' or their own reputation. The employee should promptly report to their management whenever they spot other brokers or dealers acting in a way that jeopardizes the interests or reputation of the treasury market, such as "unsubstantiated spoofing" (that is, a dealer putting quotes in the market and withdrawing almost immediately to avoid being hit as he does not intend to deal at that price).

5.06 Proscribed Listed Entities and Individuals etc.

All employees are prohibited from providing any assistance and funding, including charity / donations to the entities and individuals proscribed by UNSC & NACTA. This restriction also apply on office bearers, trustees and main sponsors of these organizations. List of entities is available at UNSC and NACTA websites; whereas, for specific query, employees may seek clarification from the Compliance Group of the Bank.

6 Other Key Legal/Compliance Rules and Issues

6.01 Insider Trading

An employee is strictly prohibited to engage in insider trading i.e. it is unethical and illegal to buy, sell, trade or otherwise participate involving the company common stocks or other securities while in possession of material, nonpublic information (also known as, inside information) regarding the Bank.

All employees are prohibited from personally benefiting from, sharing, or assisting others in benefiting from the use of inside information and must not disclose inside information except as required in the normal course of business.

This prohibition applies invariably, whether the employee has received the information through work place or from any other sources.

6.02 Money Laundering / CFT

- a. Money-laundering is a problem of global proportions with potentially devastating consequences, it is the process of converting illegal proceeds so that funds are made to appear legitimate, and it is not limited to cash transactions.
- b. Allied Bank fully supports the intended drive against serious crime and committed to assisting the authorities to identify money laundering transactions / terrorist financing and where appropriate to confiscate the proceeds of crime.
- c. As an employee of Allied Bank, one must follow the Anti-Money Laundering / CFT policy and procedures. No customer relationship is worth compromising the Bank's commitment to combating money laundering and terrorist financing.
- d. All employees are prohibited to disclose the fact to the customer or any other quarter that a suspicious transaction or related information is being or has been reported by the Bank to any authority, except if required by law.

6.03 Non - Compliance

A misstep by a single employee can cost the Bank dearly; it undermines all aspects of its reputation.

For these reasons, violation of any of the clauses of this ' Code of Ethics' by any employee, may lead to significant action. An employee who compromises or violates the law, Bank policies relating to the conduct of its business, or any of the clauses of this 'Code of Ethics' will be liable to strict disciplinary action, leading to any of the following (or a combination of more than one) punishments:

- a. Dismissal from service, or;
- b. Termination from service, or;
- c. Compulsory retirement, or;
- d. Pre-mature retirement, or;
- e. Demotion, or;
- f. Stoppage of salary increment or stoppage of any allowance or stoppage of bonus or a combination of two or three, or;
- g. Ban on holding a specific functional or geographical jurisdiction position, or;
- h. Letter of reprimand or warning.

Acknowledgement

I hereby confirm that I have read and have fully understood all the clauses/sentences of this 'Code of Ethics' and I hereby do undertake to abide by this Code, without fail.

Signature:	
Name:	
EIN:	
CNIC No.:	
Date:	

Witness (ABL Employee Only):

Signature:	
Name:	
EIN:	
CNIC No.:	
Date:	

Signature:	
Name:	
EIN:	
CNIC No.:	
Date:	

Tear from here

Form for Reporting Gifts

Form for Gifts Received or Offered by employees of ABL

Employee Information

Employee's Name:	
EIN:	
Grade:	
CNIC:	
Place of Posting:	
Address (Res):	
Mobile No.:	

Client/Party/Vendor/Dealer Information

Name of Client:		
Type of Entertainments/Gifts:		
Estimated Cost of:		
Entertainments/Gifts:		
Status (Received/Offered):	Received	Offered
Remarks, if any:		

Declaration

I hereby certify that all information provided by me on this form along with enclosure is true, correct and complete to the best of my knowledge. I understand that any misrepresentation, overstatement, false statement or omission in respect of information provided through this form submitted render me liable for disciplinary proceedings.

Employee's Signature: _____

Counter Signature of immediate supervisor along with Stamp: _____

Date (DD/MM/YYYY): _____

(To be submitted to Chief HRG with a copy to line management)

Tear from here

Form for the information of close relatives working in Treasury

Form for the information of close relatives working in Treasury of any Bank/DFI/PD or any one of FMAP accredited Foreign Exchange or Money Market Inter Bank Brokerage House

Section A: Employee Information

Employee's Name: _____
 EIN: _____
 Grade: _____
 CNIC: _____
 Place of Posting: _____
 Address (Res): _____
 Mobile No.: _____

Section B:

Does any of your relative work in Treasury of any Bank/DFI/PD or any one of FMAP accredited Foreign Exchange or Money Market Inter Bank Brokerage House?

(close relative shall include spouse, parents and parents in-laws, sons and daughters, son in-laws, daughter in-laws, brothers and sisters, brother in-laws and sisters in-laws, niece and nephew, uncle and aunt and cousins)

Yes No

if you select Yes, then please complete Section C otherwise go to Section D directly.

Section C: Close Relative Information

Relative Name: _____
 Relative's relation to employee: _____
 Relative's CNIC: _____
 Relative's Employer Name: _____
 Relative's Employer Address: _____
 Relative's position in the company where he/she works: _____
 Relative's contact No.: _____

Section D: Declaration

I hereby certify that all information provided by me on this form along with enclosures are true, correct and complete to the best of my knowledge. I understand that any misrepresentation, overstatement, false statement or omission in respect of information provided through this form submitted render me liable for disciplinary proceedings.

Employee's Signature: _____

Date (DD/MM/YYYY): _____

(To be submitted to Chief Compliance Group with a copy to Chief HRG)

Tear from here



