

TOOLS: Code of conduct and animation to promote agents' appropriate behavior

KEY ACTIONS

- Ensure Agents working for private sector service providers in areas where humanitarian cash transfers are taking place sign a Code of Conduct explaining in plain language which behaviour is appropriate and which one is not.
- Bring to life the language of the code of conduct through stories using context-based examples.
- Advocate that the contract between FSPs and their agents mention customer protection.
- Include in your contract with a Financial Service Provider the provision for agent training on client protection. Private sector operators should see investment in mitigating risks of abuse of power as benefiting their business. Improvements in customer service leads to increased revenue and number of clients, profitability per client and strengthened brand image. Awareness raising and recurring training activities should be provided to agents and staff to ensure they remain abreast of what is acceptable in terms of behaviour and what is not.

TOOL: Code of Conduct for private sector agents

What is in this tool?	This translate humanitarian principles in plain language and should be signed by Agents working in areas where humanitarian cash assistance is taking place
How?	Provide the below Code of Conduct to your financial service provider and advocate for it to be distributed and signed by the agents who will be mostly in contact with humanitarian cash recipients (when applicable). Another possibility is that the Financial service provider includes measures of the Code of Conduct in its own contract with agents, which would benefit all clients
When?	During the procurement phase

Code of Conduct

This Code of Conduct sets out minimum standards of behavior and actions expected from everyone engaged in the provision of services relating to the delivery of cash assistance to clients. By committing to its eight guiding principles, you are supporting and applying critical values.

TREAT ALL CLIENTS WITH DIGNITY AND RESPECT

Why is it important? **Clients may lack the protection they previously enjoyed in their country or community.**

For example, a client may have recently fled from their home and is exhausted and afraid.

What does it mean for you? **Always be respectful and considerate towards clients. Degrading comments or behavior is not acceptable.**

Remember, what you say and how you say it matters. Think about how you would like to be treated.

ENSURE FAIRNESS TOWARDS ALL CLIENTS

Why is it important? **Clients may use financial services for the first time and not be familiar with procedures.**

For example, a client may not speak the local language or not know how to read.

What does it mean for you? **Give all clients clear and concise information and make sure all communications are understood, including by using all available training materials.**

Remember, it is the duty of everyone to ensure fair treatment of all clients without discrimination.

PREVENT AND COMBAT ALL EXPLOITATION AND ABUSE

Why is it important? **Some clients may be in a disadvantaged or more vulnerable position compared to others.**

For example, elderly or illiterate clients may depend on you to access cash assistance.

What does it mean for you? **Any form of exploitation and abuse towards clients, including of a sexual nature, will not be tolerated.**

Remember, you must not engage in any sexual activities with clients in return for the services you provide.

RESPECT LAWS AND POLICIES

Why is it important? **Compliance with applicable laws, regulations, policies and standards is a personal responsibility.**

For example, a client may not know what is considered illegal in your country or community.

What does it mean for you? **Be aware of, understand, and keep to the applicable legal framework that concerns your work. Respect the official fees and do not ask your clients for any undue fees.**

Remember, failure to respect laws and policies may lead to loss of clients, loss of business, or penalties.

PRESERVE CONFIDENTIALITY AND PRIVACY

Why is it important? **As part of delivering financial services, you may receive confidential information or clients' personal data.**

For example, your logbook recording transactions will record sensitive information about your clients.

What does it mean for you? **Use diligence and care in handling such data and do not disclose it to a third party without authorization.**

Remember, building and maintaining trust is an integral part of your relationship with clients.

REJECT BRIBERY AND CORRUPTION

Why is it important? **Accepting or requesting bribes or offers of favors is unacceptable, dishonest, and damaging.**

For example, a client may propose to reward you in return for your speedy provision of services.

What does it mean for you? **Do not accept or request gifts from clients. Actively reject bribery and corruption in all forms.**

Remember, positive client relationships can and should be developed free of bribery and corruption.

ENSURE INTEGRITY AND RESPONSIBILITY

Why is it important? **Provision of financial services is based on integrity and trust as perceived by clients and other stakeholders.**

For example, a client may not fully understand the applicable fees and trusts that you apply them correctly.

What does it mean for you? **Act ethically, responsibly, professionally and with integrity at all times. Set a good example.**

Remember, everyone has the responsibility and ability to make a positive contribution.

REPORT CONCERNS AND COMPLAINTS

Why is it important? **Everyone has an important role to play in keeping proper standards and raising possible issues.**

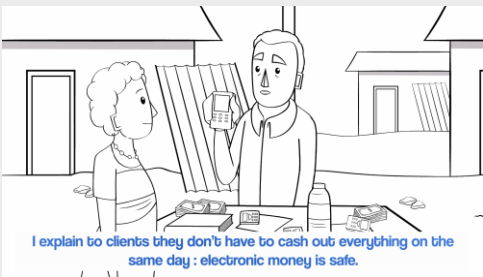
For example, you may see a colleague of yours shout at, or threaten, a client.

What does it mean for you? **If you see anything that does not feel right, you should speak up and report through the available channels.**

Remember, you have a responsibility to raise potential issues as soon as you become aware of them
Reporting options: [location] [number] [address]

You can find this Code of conduct in [French](#) and [Spanish](#) too.

TOOL Animation to promote agent appropriate behavior in [English](#), [French](#), [Arabic](#), [Spanish](#) and [Kirundi](#)

<p>What is in this tool?</p>	<p>This 2-minute animation illustrates in a simple manner the appropriate behaviour expected from agents supporting the provision of cash assistance to vulnerable people. The animation is available in English, French, Arabic and Spanish</p>	
<p>How?</p>	<p>You can play this animation to FSPs and their agents during a short training session You should then encourage the financial service provider to disseminate it within their agent network.</p>	
<p>When?</p>	<p>Once the contract is signed and routinely throughout the programme lifecycle.</p>	