

8 Principles expected from everyone providing services relating to the delivery of assistance.

1 - 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 behaviour is not acceptable.
- Remember, what you say and how you say it matters.
- Think about how you would like to be treated.

2 - 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
- Remember, it is the duty of everyone to ensure fair treatment of all clients without discrimination.

3 - PREVENT AND COMBAT ALL EXPLOITATION AND ABUSE

Why is it important?

- As financial service provider you are in a position of power, it is essential to ensure your client's safety, dignity and trust.

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

What does it mean for you?

- Any form of exploitation/abuse towards clients, including of a sexual nature, is not tolerated.
- Remember, you must not engage in any sexual activities with clients in return for the services you provide.

4 - 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.

What does it mean for you?

- Follow the rules and laws that apply to your work.
- 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.

5 - 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 of transactions contains sensitive information about your clients

What does it mean for you?

- Take care in handling people's personal data and do not share it with others without authorization.
- Remember, building/maintaining trust is an important part of your relationship with clients.

6 - REJECT BRIBERY AND CORRUPTION

Why is it important?

- Accepting or requesting bribes or offers of favours 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. Reject bribery and corruption in all forms.
- Remember, positive client relationships can and should be developed free of bribery and corruption.

7 - 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.

8 - REPORT CONCERNS AND COMPLAINTS

Why is it important?

- Everyone has an important role to play complying with 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 have to speak up and report it.
- Remember, you must report any potential issues as soon as you notice them.

[Use this template if you want the financial service provider you work with to sign up to the Code of Conduct – Company headquarters version]

As **[Organization Name]**, we hereby confirm that we have thoroughly read and understood the requirements and expectations outlined by **[Contracting Organization]** and fully agree to uphold the eight principles set forth in this document.

8 Principles of Code of Conduct

1 TREAT ALL CLIENTS WITH DIGNITY AND RESPECT

2 ENSURE FAIRNESS TOWARDS ALL CLIENTS

3 PREVENT AND COMBAT ALL EXPLOITATION AND ABUSE

4 RESPECT LAWS AND POLICIES

5 PRESERVE CONFIDENTIALITY AND PRIVACY

6 REJECT BRIBERY AND CORRUPTION

7 ENSURE INTEGRITY AND RESPONSIBILITY

8 REPORT CONCERNS AND COMPLAINTS

[Organization Name] hereby commits to:

- **Disseminate the Code of Conduct** to all relevant employees and third-party contractors.
- **Ensure that all staff and third-party contractors are capacitated and trained** to adhere to the principles.
- **Guarantee** that the **Code of Conduct video** **[or similar video developed by your organisation]** and this signed document will be distributed and reviewed with all staff and third-party contractors before the commencement of the project.
- **Report cases** to **[Organization & insert Hotline Number]**
- Ensure all our **employees or third-party contractors can be easily identified** when they deliver services for our organization.
- **Take corrective action** and implement appropriate penalties in cases where wrongdoing by our employees or third-party contractors is identified, ensuring that all instances of misconduct, including violations of Protection from Sexual Exploitation and Abuse (PSEA) standards, are reported and addressed promptly and effectively.

By signing below, **[Organization Name]** confirms its **commitment to these actions and principles of customer protection, ensuring people's safety, fair treatment and protection, including from sexual exploitation and abuse.**

Signature of Authorized Representative **[Organization Name]**: _____

Name of Authorized Representative: _____

Position: _____

Date: _____

[Organization Logo]

[Use this template if you want the financial service provider you work with to sign up to the Code of Conduct – version for field agents to be managed by the company]

I _____ [Name] confirm that I have read and fully understood the responsibilities and expectations outlined in this document and hereby confirm that ...

8 Principles of Code of Conduct

1	... I AM RESPECTFUL TO ALL MY CLIENTS	✓
2	... I AM PATIENT AND FAIR	✓
3	... I DO NOT EXPLOIT OR ABUSE MY CLIENTS (INCL SEXUAL ABUSE)	✓
4	... I FOLLOW THE RULES AND LAWS	✓
5	... I KEEP CLIENTS' PRIVATE INFORMATION SAFE	✓
6	... I SAY NO TO BRIBES AND CORRUPTION	✓
7	... I AM RESPONSIBLE AND TRANSPARENT	✓
8	... I SPEAK UP IF SOMETHING IS WRONG	✓

I understand that not following these rules can lead to penalties, including losing my job and facing legal action.

By signing below, I promise to follow these rules to ensure everyone is safe, treated fairly, and protected from harm, including taking action to prevent violence and exploitation.

Signature of Agent: _____

Full Name: _____

[Organization
Logo]

Location: _____

Date: _____