

CODE OF CONDUCT AND ETHICS

Financial have a Code of Conduct and ethics that is set out below. It covers the main standards of behaviour Financial requires from employees. The Code includes Financial Rules, which employees need to follow, and examples of misconduct which Financial normally regards as gross misconduct. A breach of Financial Rules may result in disciplinary action. A single instance of gross misconduct may result in dismissal without notice.

Financial Rules and the examples of gross misconduct are not exhaustive. All employees are under a duty to comply with the standards of behaviour and performance required by Financial and to behave in a reasonable manner at all times.

Group Rules

Attendance and Timekeeping

Employees are required to comply with the rules relating to notification of absence set out in Financial's Absence Procedure.

Employees are required to arrive at work promptly, ready to start work at their contracted starting times. Employees are required to remain at work until their contracted finishing times.

Employees must obtain management authorisation if for any reason they wish to arrive later or leave earlier than their agreed normal start and finish times.

Financial reserves the right not to pay employees in respect of working time lost because of poor timekeeping.

Persistent poor timekeeping may result in disciplinary action.

Standards and Conduct

Employees are required to maintain satisfactory standards of performance at work.

Employees are required to comply with all reasonable management instructions.

Employees are required to co-operate fully with their colleagues and with management, and to ensure the maintenance of acceptable standards of politeness.

Employees are required to take all necessary steps to safeguard Financial's public image and preserve positive relationships with its customers, clients or members of the public.

Employees are required to ensure that they behave in a way that does not constitute unlawful discrimination.

Employees are required to comply with Financial's operating policies and procedures.

Any queries received from the media must be referred immediately to management. Employees must not attempt to deal with queries themselves.

Flexibility

Employees may be required to work additional hours at short notice, in accordance with the needs of the business.

Employees may be required from time to time to undertake duties outside their normal job remit.

Employees may be required from time to time to work at locations other than their normal place of work.

Confidentiality

Employees are required to keep confidential, both during their employment and at any time after its termination, all information gained in the course of their employment about Financial's business and that of Financial's clients or customers, except as required by law or in the proper course of their duties.

Outside activities and other employment

Employees are not permitted to engage in any activity outside their employment with Financial which could reasonably be interpreted as competing with Financial.

Employees are required to seek permission from management before taking on any other employment while employed by Financial.

Employees must take care when using social networking and similar websites that they do not post material that breaches Group or client confidentiality, or which is libellous or which could damage the business of Financial.

Health and Safety

Employees are required to gain an understanding of Financial's health and safety procedures, observe them, and ensure that safety equipment and clothing are always used.

Employees must report all accidents, however small, as soon as possible, making an entry in Financial's Accident Book.

Property and Equipment

Except for use on authorised Group or client business, employees are not permitted to make use of Financial's or its clients' telephone, fax, postal or other services.

Where an employee damages property belonging to Financial either through misuse or carelessness, Financial reserves the right to make a deduction from the employee's pay in respect of the damaged property.

On termination of their employment employees must return all Group property, such as keys, laptops, mobile telephones, Group vehicles, documents or any other items belonging to Financial. This list is not exhaustive.

Personal Searches and Personal Property

Financial may reasonably request to search employees' clothing, personal baggage or vehicles. An authorised member of management in the presence of an independent witness must conduct any such search. Should an employee refuse such a request, Financial will require the appropriate authorities to conduct the search on behalf of Financial. An employee's failure to co-operate with Financial in this respect may be treated as gross misconduct.

Employees are solely responsible for the safety of their personal possessions on Group premises and should ensure that their personal possessions are kept in a safe place at all times.

Should an employee find an item of personal property on the premises he or she is required to inform management immediately.

Use of Own Vehicle on Group Business:

Employees who may use their own vehicle for Group business should ensure that their insurance cover allows this. Employees will receive reimbursement at 27 pence per mile for business travel.

Expenses

Financial will normally reimburse employees in respect of any expenses wholly, necessarily and proportionately incurred in the course of their work against the relevant receipts. Financial reserves the right to refuse to pay an expense claim where the expenditure is unreasonable, disproportionate or unnecessary. Further information is available in the Expenses Policy.

Environment

In order to provide a cost-effective service, employees are requested to use Financial's equipment, materials and services wisely. Employees should try to reduce wastage and the subsequent impact on the environment by ensuring that they close windows, avoid using unnecessary lighting or heating or leaving taps running, switch off equipment when it is not in use and handle all materials with care.

Smoking

In accordance with Smoke-Free Legislation, smoking is not permitted anywhere on Group premises.

Group Phones

Financial reserves the right to deduct the cost of personal telephone calls made by employees on Group office telephones from an employee's pay.

Personal Mobile Phones

Personal mobile phones should be switched off during working hours. Any urgent personal messages for employees should be channelled through the switchboard who will pass these messages on to employees.

Changes in Personal Details

Employees must notify Financial of any change in personal details, including change of name, address, telephone number or next of kin. This will help Financial to maintain accurate personal details in compliance with the Data Protection Act 1998, and ensure it is able to contact the employee or another designated person in case of an emergency.

Gross Misconduct

Set out below are examples of behaviour which Financial treats as gross misconduct. Such behaviour may result in dismissal without notice. This list is not exhaustive.

theft, dishonesty or fraud
smoking on Group premises

assault, acts of violence or aggression
bullying

unacceptable use of obscene or abusive language

possession or use of or being under the influence of non-medicinal drugs or alcohol on Group premises or during working hours

wilful damage to Group, employee or customer property

serious insubordination

bringing Financial into disrepute

falsification of records or other Group documents, including those relating to obtaining employment

unlawful discrimination, including acts of indecency or harassment (please refer to the Equal Opportunities Policy set out in the Handbook).

refusal to carry out reasonable management instructions

gambling, bribery or corruption

serious breach of health and safety policies and procedures

breach of confidentiality, including the unauthorised disclosure of Group business to the media or any other party

unauthorised accessing or use of computer

data unauthorised copying of computer software