

# Corporate governance guidelines

The Board of FINANCIAL is committed to achieving the highest standards of corporate governance and to conducting its operations and corporate activities safely and in accordance with all applicable laws and regulatory obligations. As a UK Public Company this includes compliance with the UK Companies Act, the Financial Services Authority and where possible to the Combined Code and acting in accordance with prevailing corporate governance best practice.

The corporate governance of FINANCIAL is the responsibility of its Directors, supported by the Company Secretary. All relevant employees, including non-UK resident employees where appropriate, are required to comply with codes of practice issued by the Board from time to time in relation to good corporate governance. These include the code on dealing with the Company's internal information, the rules on dissemination of information, the competition legislation, compliance programme, FSA rules and compliance with data protection and other industry specific legislation.

## **Company Motto**

The company motto is "HUMILITY, INTEGRITY AND DISCIPLINE" and we try to live by this code.

## **Competition**

The Board of FINANCIAL is committed to ensuring that all companies in the Group comply with best competition practices and that commercial strength is not abused so as to gain unfair advantage.

## **Treating Customers Fairly**

Each business within the Group will maintain its awareness of TCF, and shall operate in a manner which is in accordance with the six founding principles which are laid out in the document TCF and Corporate Governance that is posted on the website.

## **Data Protection Policy**

The Managing Director of each business is responsible for ensuring correct registration of data processing and dissemination of data in accordance with current laws and regulations and for compliance with prevailing principles of data protection. It is the responsibility of every manager to ensure that all personal information in respect of employees, customers and suppliers is properly maintained and securely stored.

## **Subsidiary and Associate Companies**

Compliance with the corporate governance, legal, FSA regulatory and statutory obligations of subsidiary companies is the responsibility of the Directors and Officers of each company. There is a supervisor board for Standard Financial which deals with many of their issues, but directors of subsidiaries need to be aware of their ultimate responsibility in law.

## **Director Information**

Details about the directors is defined in the articles of association of the group see [http://www.financial.ltd.uk/corporate-governance/Articles\\_and\\_Memorandum\\_of\\_Association.pdf](http://www.financial.ltd.uk/corporate-governance/Articles_and_Memorandum_of_Association.pdf)

The information includes

Appointment and tenure

Emoluments

Election and retirement

Powers

## **Committee Information**

Details about the board and operational committees is held in

<http://www.financial.ltd.uk/corporate-governance/#the-company>