

CUSTOMER FOCUS

Our customers are at the center of everything we do, and should always be the focus of our thoughts. Our aim should be to win the trust and confidence of our customers at all times. Our role is to increase and strengthen the trust and confidence. Our activities are not driven by the prospect of short-term gains. Instead, we look to build ongoing relationships with our customers to support their long-term growth.

1.1 Honesty and Integrity

Our customers are at the center of everything we do. We carry out fair and transparent corporate activities with honesty and integrity. We treat customer assets with care and respect and strive always to ensure that our actions do not unjustly damage our customers' interests.

1.2 Ensuring Quality Service

All employees should give priority in customer complains quickly, fairly and record those accordingly. To build lasting relationships of trust and confidence with our customers, we must listen carefully to what our customers are telling us, and

maintain thoroughgoing quality control of all our products and services, from planning and development to provision and subsequent revisions, with a view to further enhancing quality.



1.3 Exceeding Customer Expectations

We aim to meet the diverse needs of our customers, and to provide services exceeding their expectations through the highest standards of professionalism, by leveraging our network and the consolidated strengths of the entire Bank.



2. RESPONSIBILITY AS A CORPORATE CITIZEN

As a financial institution, we do all we can to maintain stability and confidence in the financial system, and contribute to the sound

and healthy growth of society. Aware of the responsibility each of us has as a member of Meghna Bank PLC., we carry out fair and transparent corporate activities with honesty and integrity.

2.1 Adherence to Laws and Regulations

All the employees of the Bank should strictly comply with all domestic and international laws and the rules of the Bank, everywhere they operate.

2.2 Prevention of Financial Crime

We have zero tolerance for financial crime or any attempt to circumvent the rules and procedures aimed at preventing financial crime. We take all necessary steps to prevent our products and services from being used by individuals or entities involved in illegal or improper activities such as money laundering and terrorist financing.

2.3 Misrepresenting and Mis-selling the Bank's product and Services

All employees should be aware about the products and services the Bank provides and they should be careful in selling these to customers. Employees should comply with the rules and regulations on mis-selling and misrepresenting including advertising.

2.4 Alcoholism and Drug Addiction

An employee must not take any alcoholic drinks during the office hour. It is also suggested that employee should not create any nuisance outside the bank after having alcoholic drinks which will damage the bank's image/ reputation. The Bank strictly prohibits any employee's use, distribution, sale, attempted sale or possession of unlawful drugs or drug paraphernalia.

2.5 Be open and honest with our Regulators

Employees communicating with the Regulators or stakeholders should demonstrate exemplary standard, governance and ethics at all times to show our compliant attitude.

2.6 Commitment to the Environment

We work to minimize the environmental impact of our corporate activities, as well as strive to develop and supply products and services that contribute to environmental conservation and protection, thus contributing to making a sustainable society a reality.

ESG – stands for “**Environment, Social and Governance**,” three essential elements for the long-term growth of a company.

SDG – “**Sustainable Development Goals**” are the blueprint for cooperative interactions between national governments and private companies to tackle social issues, such as clean energy and economic growth, to achieve a better global future.

3. AVOIDING CONFLICTS & MANAGING INFORMATION

Our personal interests should never conflict — or appear to conflict — with Bank's interests. We should avoid activities or relationships that might affect our objectivity in making decisions on behalf of Bank or undermine our credibility. Conflicts may damage the Bank's reputation, cause loss of business, and lead to increased regulatory scrutiny or litigation risk.



3.1 Free Competition (sharing of policy & procedures)

Bank is facing competition from the similar banks operating in the market. It is expected that its employee should avoid collusive, anti-competitive discussions and/or agreements with the competitors.

3.2 Outside Interests and Other External Activities

Employees must not use their position in the bank for personal gain or to obtain benefits for themselves and members of their families or friends. Your Outside Interests and other external activities cannot restrict the Bank's business opportunities, reflect adversely on the Bank (e.g. create exposure to regulatory, reputational, or financial risk), or create a perceived or actual conflict of interest with the Bank, clients or suppliers. You are expected to put your job at the Bank ahead of other personal business opportunities or government services.

3.3 Personal Relationships

It is always important to remain objective in your business dealings. Personal relationships with someone you know inside or outside of work can create a conflict of interest or raise the appearance of a conflict. Personal conflicts of interest may occur when your interests (or the interest of someone you know personally) conflict with the interests of Meghna Bank PLC. or one of its clients. Don't engage in self-dealing or act for the Bank in any transaction or business relationship that involves yourself, members of your family, or other people or

organizations where you or your family have a significant personal connection or financial interest.

If an employee of the Bank having loan sanctioning and/or recommending authority has any direct relationship with any borrower of the Bank or the employee is otherwise interested in any loan/advance and other facility etc. given by the Bank, the employee must disclose the same.

Family members (father, mother, spouse, brother, sister, son or daughter) with whom an employee has close personal relationships (blood related) should not be employed in the bank at a time. If two employees become relatives (e.g. through matrimony) after joining in the Meghna Bank PLC. they should not be working in same department/branch or one cannot be the reporting officer of the other. New joiner should declare if they have any relative(s) working in Meghna Bank PLC.



3.4 Use of Bank's Name and Property

Employee should not use Meghna Bank PLC.'s name, logo or corporate letterhead for any purpose other than in the normal course of banking business. An employee must ensure that Service facilities, equipment and vehicles are used efficiently and economically in the course of performing his or her duties. Unless authorized, a member must not use Service facilities, equipment or vehicles for private or improper purposes except where such use is authorized by the Management.

If an employee is involved with Bank's intellectual property such as trademarks, copyrights, designs, products and PPGs, concept and ideas; he/she should be responsible to protect and administer it in the interest of the Bank. An employee shall not use intellectual property of the bank without valid authority and for any purpose other than the Bank's designated purposes.



3.5 Misappropriation and Bribery

Any employee of the Bank shall not convert to their own use and benefit any funds or property which are not rightfully theirs, nor knowingly assist another person (whether employee or not) in such misappropriation. No employee should give or accept bribes or involved in any form of corruption.

3.6 Gifts and Business Hospitality

While the exchange of gifts and business hospitality may be common in business practices, such activity can be misinterpreted or suggest the appearance of something improper, even when there is no improper intent. Avoid accepting or providing gifts and business hospitality to clients and business partners of the Bank it creates a perceived or actual conflict of interest, or violates laws, regulations, or our Bank's policies.

We may accept gifts, benefits, business hospitality offers where refusal to accept may offend the customer, provided that there is no possibility that the employee might be, might appear to be, compromised in the process.

We have to seek advice from our supervisor or manager, if we have doubts about the gifts or business hospitality. We as an employee must disclose the receipts of gifts or benefits to the Management. The value of such gift should not be more than

Tk. 10,000.00 (Ten Thousand). We are not allowed to receive gifts in the form of cash.

3.7 Integrity of Records; Customer Privacy and Employer Information

All the Employees of the Bank should maintain books and records with integrity, reflecting in an accurate and timely manner in all transactions. They should uphold the privacy of the customers' affairs. Similar Employees must not share the Bank's plans, methods and activities is considered by the employer to be proprietary and confidential and members must not disclose such information without proper authorization.

3.8 Borrowings

No employee shall borrow money from any customer of the Bank or from person(s) likely to have dealings with the Bank and or from the money lenders.

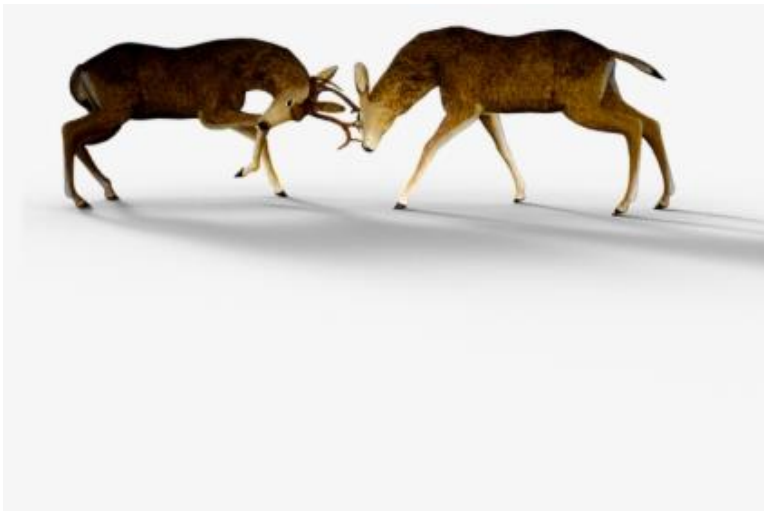
3.9 External Employment

Employees shall not engage in any business or outside employment while they are with the Bank as full-time employee without written consent from concerned divisional head subject to such engagement must not adversely affect employee's performance. An employee also shall not engage in any activity

which may conflict, directly or indirectly, with the interest of the Bank.

We may occasionally give services to Universities/Institutions but prior permission is required. We can give community services but should not charge remunerations. We are not allowed to join the management of any company or organization in order to avoid a conflict of interest.

Employees shall not, without prior approval of the Management, serve as a director, trustee or officer, or hold similar positions (paid or otherwise) in any business, other than with Meghna Bank PLC.



3.10 Speculation in Stocks

Employees and their dependent shall not speculate/trade in stocks, shares, securities or commodities of any description nor be connected with the formation of a joint-stock company.

We are not allowed to involve ourselves in any business activities such as trading of shares, securities and debentures. We are allowed to invest our savings into shares, securities, debentures and can apply for Initial Public Offerings (IPO).

3.11 Representation to Directors

An employee except immediate two tiers below Managing Director & CEO shall not make any personal representation to Directors of the Bank. All representations must be addressed to the Managing Director & CEO through proper channel.

3.12 Political Engagement

We respect employee's right to political opinion. Your political activities are personal endeavors, but you must be mindful of potential impact to the Bank's reputation. Your contributions and activities must be lawful, consistent with Bank's policies, and may not involve the use of Bank's time or resources (including staff, facilities, equipment, stationery, email, phones, supplies or mailing lists).

3.13 Speaking on behalf of the Bank

Press release, interviews and other form of communications relating to Bank's affairs with press and media (online/offline) are to be done and given only by authorized person of Meghna Bank PLC. or with prior written approval of the Managing Director & CEO.

Any information given to Press and Media without due authority of the Management of the bank or in personal capacity shall neither bind Meghna Bank nor be treated as information of Meghna Bank and the employee shall be liable for any loss or consequences suffered by the bank thereof.

3.14 Social Media

Social media networks or websites (e.g., Facebook, Twitter, LinkedIn, personal websites, blogs etc.) are used by many to share insights, opinions, and information. In the course of employee's own personal use of these medias, if one chooses to post information related to Meghna Bank, government, local or international affairs; or regulatory authority, he/she shall be personally accountable for what he/she post online.



WINNING CULTURE

Establishing an environment that fosters collaboration, innovation, and excellence at every step lead to setting up a winning culture in a workspace. A culture where everyone wins.

Winning Culture is characterized by shared values, strong sense of purpose, and commitment to personal and organizational growth. It encourages individuals to bring their best selves to work, elevates their performance and contributes to success. All employees of Meghna Bank PLC.

are responsible to undertake a feedback-driven approach, appreciation, and a growth-oriented mindset.

4.1 A Dynamic and Thriving Workplace

Nothing is more vital to the long-term growth of Meghna Bank PLC. than our ability to attract and retain talented and dedicated employees. You are our most valuable asset. Always treat each other, and our customers and suppliers, respectfully and fairly. Stay true to the values embedded in our culture: Result Driven, Integrity and Trustworthy, Customer Satisfaction, Courageous and Respectful, Inclusiveness and Diversity, Innovation and Adaptability towards change.

We are committed to a working environment free of threats, intimidation, and physical harm. A non-violent, safe, and healthy workplace is critical to our well-being. We rely on you to promptly report any acts or threats of violence, or situations that could pose a threat to others.

Always conduct yourself appropriately when acting on behalf of the Bank — both inside and outside of the office. Your conduct matters and can be perceived as a reflection of our Bank's standards.

4.2 Diversity and Equal Employment Opportunity

A diversity of colleagues means diverse ideas and a more inclusive work experience. It also means that our workforce reflects the diverse set of customers we serve and helps us to

address - and respond to - a wide variety of needs and opportunities in the marketplace.

We prohibit discrimination, harassment, bias and prejudice in our workplace and against our workforce based on an individual's race, color, ethnic origin, citizenship status, religion, age, sex, gender, pregnancy, maternity, paternity, caring responsibilities, marital status, relationship status, physical or mental disability, an individual having been a victim of domestic violence, sexual assault or abuse, an individual being the victim of a crime, or any other community group protected under applicable law.

We do not tolerate discrimination, harassment, or inappropriate or abusive conduct by or against employees, customers, suppliers, contractors, or any other individuals who conduct business or seek to do business with the Bank.

We take all allegations of discrimination or harassment seriously. It is each employee's responsibility to report any concern or conduct that is or may be unlawful, abusive, or otherwise violates Bank policies.

Culture – Culture refers to the patterns of thinking and behavior shared by all staff. This includes both explicit written documents, such as our Corporate Vision and Code of Conduct, and norms that are shared implicitly among all staff.

An employee found to be in breach of code of conduct will be treated as misconduct and would be prosecuted as per the laid down procedures of the Bank.

Signature :

Name :