



## **CREDICO MARKETING INC.**

### **CODE OF CONDUCT**

#### **1. Purpose of the Code**

This Code of Conduct explains the requirements for ethical workplace behavior that apply to all of Credico's employees. Much of this information will have been provided to employees in the course of training for their position at the start of their job. However, it is important to the company that all employees be aware of and review, from time to time, the guidelines set out in this Code of Conduct to ensure that they remain aware of the expectations of the company regarding ethical and professional conduct on the job.

What follows sets out in writing the values, policies and behaviors that we have always expected and continue to expect employees to follow, particularly regarding the employee's interactions with customers. Integrity is fundamental to Credico's business, reputation and success. Managing, supervising and selling in an ethical way is good business practice, the right thing to do, and is mandatory conduct for all our employees.

#### **2. Compliance with the Code**

Credico Marketing Inc. employees must comply with the policies and practices described in this Code of Conduct. Violations of the Code of Conduct, or any other written or unwritten policies or practices of the company, may result in disciplinary action up to and including dismissal from employment.

#### **3. Rules of Conduct regarding Customers**

As ambassadors of Credico's clients, Credico's employees must work diligently and honestly to earn customers' business for them. They must place priority on improving the quality of the customer experience and put the best interests of Credico's clients first. To that end, Credico expects all its employees to:

- act with integrity in all that they do at all times, and take personal responsibility for their actions



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- explain the applicable products and services to prospective applicants so that they fully understand what they are applying for
- explain any applicable fees and options of the cards
- ensure that the data collected and transmitted on all application forms is 100% accurate, and corresponds exactly to the information that is provided by the customer. This includes, but is not limited to :
  - all information in any field where personal information is written,
  - all options (including the options with fees)
- ensure that the application forms are signed by the customers
- demonstrate honesty and the highest level of ethical behaviour
- respect Credico's policies, and legal and moral obligations
- honour all commitments of Credico
- respect all store and mall policies
- operate within the law
- demonstrate respect to customers
- cancel the application process if a customer changes his or her mind, and do so with respect
- keep Credico's corporate information and customer personal information confidential
- report any violations of this Code of Conduct and corporate policies and practices

#### **4. Avoiding Conflicts of Interest**

A conflict of interest occurs when an employee's interests interfere with, or might be perceived by others to interfere with, the best interests of Credico and/or Credico's clients. Credico expects its employees to act, at all times, in a way that preserves and enhances our reputation as a trusted provider of services. Credico's employees must therefore avoid any conflict of interest and refrain from:



- taking part in activities or businesses outside of work that may be in direct competition with Credico, or that may damage its reputation
- working at any other job or function (either in an employment or self-employment capacity) during working hours and, if outside of the employee's working hours, without obtaining the prior consent of Credico
- disclosing confidential, privileged or proprietary information of Credico, or using such information to advance their own or others' interests
- during and after employment with Credico, disclosing any information to anyone that is not generally available to the general public

Credico's employees must tell their team leader if they think that they are or that they might be involved in a conflict of interest, so that management can assess the situation and determine what action may need to be taken in the circumstances.

## **5. Prohibited Conduct**

Credico expects all its employees to use common sense and good judgment, to conduct themselves in a professional business manner and to maintain good relations with their supervisors, managers, coworkers, and head office personnel. Failure to act in an appropriate professional business manner, or failure to act in a way which promotes the business activities of Credico, may lead to disciplinary action, up to and including dismissal (termination of the employee's job).

Below is a list of examples of conduct that may constitute grounds for disciplinary action. Because it is not possible to list every conceivable circumstance which might not be in the best interests of the company, employees must understand that this list is only an illustration of the behaviours that may lead to discipline or termination of employment. As the focus of our business, and yours, is excellent service to our clients and their customers, many of the examples below describe unacceptable conduct towards customers for which there will be zero-tolerance.



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1. making false or misleading representations to a customer
2. failing to mention to a customer that he or she is applying for a credit card or deliberately failing to mention any other important fact to the customer
3. putting greater emphasis on the premium offered (i.e. gift, rebate or other benefit) or the features of the premium than on the credit card or the features of the credit card
4. exerting undue pressure on a customer or using fraudulent tactics to induce the customer to complete an application form
5. discourtesy or offensive conduct towards customers or others
6. indecent behaviour or the use of threatening, abusive or profane language
7. falsification of company records or of information on the application forms
8. deliberate damage to, destruction of, removal of, theft or conversion of Credico's property or the property of others
9. misappropriation of Credico's or a customer's information
10. intimidation, coercion or physical or psychological harassment of customers or other employees
11. unlawful discrimination or harassment towards customers or other employees
12. carelessness or recklessness which endangers persons or property
13. abuse or misuse of kiosks
14. dishonesty, deception or fraud
15. acts of aggression or violence, including fighting or threatening actions
16. tampering with or removal of authorized notices, posters or materials
17. use or possession of alcohol, illegal drugs or objects on Credico's premises or while working
18. unlawful conduct during working hours



19. failure to report to work without a satisfactory reason or being absent during working hours without permission
20. conducting personal tasks during working time without permission
21. willful disobedience, insubordination or failure to carry out any reasonable, lawful order from a supervisor
22. habitual tardiness or excessive absenteeism
23. violation of any other company rules, procedures and policies

## **6. Confidential Information**

In the course of performing their job duties, employees have access to information about Credico, its clients and any customer that will be of a confidential and proprietary nature, including trade secrets. Employees are prohibited, both during their employment with Credico and after employment ceases for any reason, from disclosing any such information except as may be required in the proper performance of their duties. Employees who violate this policy on confidentiality will also be perceived to be in a conflict of interest and may be subject to disciplinary action up to dismissal from employment.

## **7. Human Resources**

This Code is a general overview of appropriate business conduct for employees. It will not provide rules and regulations for all situations that Credico's employees may encounter. For more information, advice or assistance, Credico's employees should contact Human Resources.

Employees who are aware of any wrongdoing must report it to Human Resources. If they do not feel comfortable to give their name, depending on the circumstances they may be permitted to report it anonymously. Their identity will be protected and their report will be investigated in a confidential manner, to the extent possible in the circumstances.



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## 8. Acknowledgement

I hereby acknowledge that I have fully read this Code of Conduct, that I understand it and that I agree to abide by it. I understand that this Code of Conduct does not limit any of my general obligations as an employee of Credico, particularly my obligation of loyalty to my employer and my duty to act in good faith in the performance of my job. I further accept the responsibility to read, understand and keep myself informed of changes to this Code of Conduct and to follow the policies, practices and rules that it sets forth.

I also understand that any conduct inconsistent with this Code of Conduct, or other policies of my employer, may subject me to disciplinary action, including potential termination of employment.

I acknowledge that I was given the opportunity to receive and sign this Code of Conduct and any related documents in French but that I freely chose to receive and sign it in English. *Je reconnais qu'il m'a été offert de recevoir et de signer ce Code de conduite et tout document y afférent en français mais que j'ai librement choisi de le recevoir et de la signer en anglais.*

\_\_\_\_\_  
EMPLOYEE SIGNATURE

\_\_\_\_\_  
DATE

Name: \_\_\_\_\_