

**Ethics Statement**

The mission statement of CCB Group is to provide better services to customers, to create higher value to shareholders, to build career paths for associates, and assume full responsibility as a corporate citizen.

As a group, China Construction Bank’s core values are integrity, impartiality, prudence and creation. The expected professional ethics of CCB Group are honesty, respect and dedication, customer’s first and quality service.

China Construction Bank Corporation, Johannesburg branch (CCB-JHB) is committed to conduct business with integrity, honesty, fairness, transparency and in accordance with applicable laws and regulations.

Executive management of CCB-JHB is ultimately responsible for creating an ethical environment which includes practices against bribery, corruption, money laundering, fraud, the employee behaviour management and operational risk management.

The Ethics policy and Code of Conduct in support of the Ethics statement underpins the ability to behave in a manner that is consistent with our values.

**Anti-Bribery and Anti-Corruption**

CCB-JHB rejects all forms of bribery which can be monetary or non-monetary, tangible or intangible. This may include but is not limited to payments, gifts, entertainment, discounts and loans. The branch implemented a framework to manage the risk of bribery and corruption and engages with the Regulators and the banking industry to ensure appropriate controls have been implemented. The management of bribery and corruption exposure associated with business partners includes processes such as on-going screening, due diligence and monitoring. In addition the Compliance, Risk, and Internal Audit functions provide combined assurance to identify, assess, and investigate bribery and corruption activities.

**Employee Behaviour Management**

Employee behaviour management is a high priority for CCB-JHB and the branch continuously improves and reviews all the policies and procedure manuals for the branch.

Any misconduct or violations by an employee will be investigated and the necessary actions will be taken to resolve inappropriate behaviour. Favouritism and corruption are strictly prohibited and appropriate measures have been implemented to mitigate these risks.

**Whistleblowing and Whistle blower Protection**

CCB-JHB expects all employees to speak openly about possible non-compliance and encourages reporting of suspected or actual instances of wrongdoing, misconduct or unethical behaviour, which may be related to breaches of laws and regulations.

There are various avenues available to report a concern as set out in the Fraud Risk and whistleblowing policy and all reports are taken seriously and investigations are handled with strict confidentiality.

Reports can be made anonymously and all information is held securely to ensure the protection of individuals submitting a report.