

Crestex - Code of Conduct

At Crestex, our corporate ethos is built upon a steadfast commitment to fairness and honesty in the actions of all employees. We are dedicated to fostering a professional and inclusive workplace environment that strictly prohibits discrimination based on factors such as political beliefs, religion, sect, age, geographical origin, gender, race, or ethnic background.

This declaration outlines the responsibilities of every Crestex employee, referred to as "You," with the Company being denoted as "Crestex." Each of you carries the responsibility of representing the Company and upholding its values through your conduct.

We kindly request that you adhere to the following guidelines under general practice:

1. Protection of Trade Secrets:

Respect the confidentiality of the Company's trade secrets and refrain from disclosing them under any circumstances.

2. Acting in Good Faith:

Act in good faith, avoiding any actions that may undermine the trust and confidence required to be part of Crestex.

3. Integrity and Respect:

Consistently demonstrate the highest order of integrity, honesty, and respect for others, and act in the best interests of the Company in all business dealings and relationships, aligning with our Corporate Values.

4. Loyalty and Fair Dealing:

Serve the Company loyally and faithfully, conducting fair and honest interactions with customers, vendors, and all other stakeholders involved in our business.

5. Fair Transactions:

Ensure that no transactions under your supervision are unfair to the Company or its customers.

6. Ethical Business Relationships:

Maintain relationships with customers, manufacturers, suppliers, competitors, and colleagues based on fair dealing, fair competition in terms of quality, price, and service, and compliance with applicable laws and regulations.

7. Gift Reporting:

Report any gifts offered by customers, suppliers, or other stakeholders to the HR department, regardless of when or where they are offered.

8. Donation Gathering:

No employees, except for HR department employees, are permitted to collect or participate in any form of donation gathering for any reason, both within and outside the company premises.

9. Avoiding Personal Business Transactions:

If you need to engage in official dealings with customers, contractors, or other suppliers, *avoid personal business transactions with them at all costs*. Be they involving yourself and/or your immediate family members.

10. Conflict Reporting:

Promptly report any conflicts to the HR department. Engaging directly with the initiator will result in sharing equal responsibility for the conflict.

11. Reporting Wrongdoing:

Report any wrongdoing, including sexual harassment, theft, data falsification, or any harmful intentions against Crestex or its employees, to the management. Failure to do so may result in equal responsibility if discovered later.

12. Approval for Meals:

Lunches or dinners may be accepted only with the approval of the respective Zonal/Departmental head when it is evident that it will facilitate the company's work.

13. Identification Card:

Always carry and display your identification cards while performing your duties.

14. Confidentiality:

Maintain strict confidentiality at all times and refrain from disclosing information to unauthorised individuals or organisations.

15. Prohibition of Bribery and Corruption:

The company strictly prohibits bribery and corruption in all business activities. No undue financial or other advantages should be offered or provided, directly or indirectly, to obtain, retain, direct, or secure any improper business advantage.

16. Responsible Use of Company Assets:

You are responsible for the careful use, protection, expenditure, and management of company assets and services, including phones, couriers, photocopiers, printers, etc.

17. Disclosure of Personal Interests:

In situations where your personal or financial interests may significantly conflict with those of the Company, it is expected that you fully disclose them and seek advice/permission in writing from the management.

18. Accuracy in Financial Transactions:

All transactions related to the Company's accounts, including the purchase and distribution of premiums/commissions, must be authorised clearly and

accurately recorded in a timely manner. All books, records, and documents must be up to date, precise and complete.

19. Substance Abuse:

The use of prohibited drugs, alcohol, or abuse of solvents on Company premises, or suffering from their effects to the detriment of safety or work performance is strictly prohibited.

We are committed to upholding these values and expect all employees to do the same, as they are at the core of our professional conduct and ethical standards. Violations of these values will not be tolerated, reinforcing our resolute commitment to integrity and ethical behaviour.