

ASPIRE PLANET SDN. BHD. (534684-X) (“the Company”)

CODE OF ETHICS

INTRODUCTION

The Company has been appointed by EON BANK BERHAD (Company No. 92351-V), a licensed bank incorporated in Malaysia with its registered office at 11th Floor, Wisma Cyclecarri, 288, Jalan Raja Laut, 50350 Kuala Lumpur (hereinafter called “the Bank”) to promote, market and sell the Bank’s MasterCard and/or Visa Card and other cards or products from time to time introduced by the Bank (“the Bank’s Products”). This Code of Ethics is implemented in compliance with the obligations imposed on the Company by the Bank and shall be observed and complied with by all the Staff of the Company.

APPLICATION & INTERPRETATION

This Code of Ethics is binding on all the Staff of the Company. Unless otherwise specified:-

- (a) The term “Company” refers to Aspire Planet Sdn. Bhd. (Company No. 534684-X), a company incorporated in Malaysia with a place of business at Suite 16-10, 16th Floor, Wisma Zelan, No 1, Jln Tasik Permaisuri 2, Bandar Tun Razak, 56000 Kuala Lumpur and its successors in title and permitted assigns.
- (b) The term “Staff” means directors, officers and all other employees of the Company.
- (c) The term “Confidential Information” means any or all information (whether oral or in writing) or documents or other matters which are disclosed, communicated or submitted to the Staff in the course of their employment and/or assignment with the Bank and/or pursuant to or in connection with the discharge of their duties and performance of their functions to the Bank. Such Confidential Information shall include but is not limited to all information and documents relating to the customers or prospective customers of the Bank, their business and financial affairs, accounts and personal details; and all information and documents disclosed, communicated or revealed by the Bank to the Staff relating to or in connection with the business operations or financial or other affairs of the Bank.
- (d) Words importing masculine gender shall include the feminine and neuter genders and vice versa.
- (e) Words importing the singular number shall include the plural number and vice versa.

PUBLIC CONFIDENCE

- (i) The Staff must fully realise that they will be promoting and selling the Bank’s Products and are therefore expected to carry out their duties with honesty, integrity and professionalism and to express these moral and technical standards in their day-to-day work and in all their relationships.
- (ii) The Staff shall conduct the promotion and marketing of the Bank’s Products with all due care and diligence.

CONFLICT OF INTEREST

Staff must not allow their personal interests to conflict with the interests of the Bank and the Company. The following specific guidelines must be observed.

- (i) The Staff shall devote the whole of his energies and business time to provide efficient service to the Bank and shall not allow their interests to conflict with the duties that they owe to the Bank.
- (ii) The Staff may not take up part time employment even outside working hours unless prior written approval has been obtained from the Bank.
- (iii) The Staff shall not without the consent of the Bank be engaged or interested either directly or indirectly in any capacity in any trade, business or occupation whatsoever other than the promotion and marketing the Bank’s Products.
- (iv) The Staff shall not engage in any conduct which in the absolute opinion of the Bank is prejudicial to the Bank’s business or the promotion or marketing of the Bank’s Products generally.
- (v) The Staff shall act towards the Bank dutifully and in utmost good faith.

DUTY OF GOOD FAITH AND DILIGENCE

In order to exercise utmost good faith and diligence in the discharge of the Staff’s duty:-

- (i) the Staff shall at all times act promptly, diligently and in a manner which is legal, ethical and reasonable, and which is in accordance with accepted business practice;
- (ii) the Staff shall not communicate with any prospective customer or customer of the Bank in a threatening or abusive manner or act in a manner as to give cause for complaint to the Bank or the Company;
- (iii) the Staff shall not sign any application on behalf of the Bank’s prospective customer or customer even if expressly requested or authorised by such prospective customer or customer;
- (iv) the Staff shall not collect any annual fee, service charges or any other fees or compensation from any prospective customer or customer of the Bank without the express authority of the Bank in writing;
- (v) the Staff shall at all times observe and comply with instructions from the Bank and the Company;
- (vi) the Staff shall promptly inform the managers of the Company and the Bank in the event of detection or knowledge of any dishonest or fraudulent practice within the Company;
- (vii) the Staff shall not give any false report to the Bank;

- (viii) the Staff shall not talk to the media on any of the Bank's matters;
- (ix) the Staff shall not make or give any promises, warranties, guarantee or representation in respect of card approval prior to processing by the Bank, credit card limit, annual fee, discount or waiver, additional gift or premiums, other than those advertised in the promotion of the Bank's Products and other benefits pertaining to the card products;
- (x) the Staff shall ensure that all new applications in respect of the Bank's Products solicited are promptly and accurately recorded and submitted to the sales supervisor;
- (xi) the Staff shall ensure that all complaints received are made known to the Bank via the Company and dealt with promptly and satisfactorily;
- (xii) the Staff shall be presentable at all times with regards their dressing, personal hygiene, language in keeping with the professional and public image of the Bank;
- (xiii) the Staff shall not share or exchange leads, information or applications with competitors of the Bank pertaining to the Bank's credit card applications;
- (xiv) the Staff shall not appoint any firm, relative or business partner to promote the Bank's Products on his/her behalf;
- (xv) the Staff shall not use the logo or name of the Bank in any official or unofficial documents;
- (xvi) the Staff shall not abuse any authorisation or business card given by the Company for the discharge of his/her duties or use the same to the detriment of the Bank and/or the Company.

INFORMATION NOT TO BE MISUSED

- (i) The Staff must not during or after the termination of their employment make use of or exploit the Confidential Information obtained in the course of their employment and/or assignment with the Bank and/or discharge of their duties for any purpose other than in the performance of their duties to the Bank. They may not pass such Confidential Information to any other persons unless they need it to discharge their duties to the Bank.
- (ii) The Staff must not retain any documents or copies of such documents obtained from customers or prospective customers of the Bank in the course of employment and/or discharge of their duties to the Bank or make copies of such documents for any other persons unless they need it to discharge their duties to the Bank.

POSITION NOT TO BE ABUSED

- (i) The Staff shall not represent or hold themselves out as being authorised to bind the Bank in any way and shall not do any act which might reasonably create the impression that they are so authorised.
- (ii) The Staff shall not in any way represent or hold himself/herself out as being an employee or agent of the Bank and shall have no right or authority to create or enter into any obligation of any kind in the name of the Bank or accept judicial process or receive any notices of any nature whatsoever on the Bank's behalf.
- (iii) The Staff shall not make or give any promises, warranties, guarantees or representations in respect any of the Bank's Products.
- (iv) The Staff shall not abuse any authorisation given to them by the Bank or the Company for the discharge of their duties.
- (v) The Staff shall not issue, make, alter, vary or discharge any contract nor waive any forfeiture no incur any liability on behalf of the Bank or receive any monies due or become due to the Bank.

CONFIDENTIALITY TO BE ENSURED

- (i) Confidential Information obtained by the Staff in the course of their employment or assignment with the Bank or in the discharge of their duties must be kept secret and is not to be disclosed to any person or entity other than the Bank, the Company and their respective authorised representatives.
- (ii) The Staff must not during or after the termination of his assignment with the Bank or employment with the Company:-
 - (a) produce, divulge, reveal, publish or otherwise disclose any of the Confidential Information to any person not expressly authorised to receive or have access to the Confidential Information or make a record for any such person;
 - (b) exploit or misuse any such Confidential Information or documents to the detriment of the Bank;
 - (c) make reproduction, copies, excerpts, compilations of the Confidential Information and/or use the same for their personal or commercial use.
- (iii) The Staff may only disclose Confidential Information about any customer or prospective customer:-
 - (a) after receiving the customer or prospective customer's prior written consent;
 - (b) when required to do so by law.

I confirm that I am aware of and agree to observe the Code of Ethics set by EON Bank.

Yours faithfully,

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Signed by:

NRIC No.:

Date: