

OLDMUTUAL



# MAADILI CHARTER



DO GREAT THINGS EVERY DAY



## MAADILI CHARTER

Doing the right thing is at the heart of our approach to business as can be seen by the Old Mutual values:

- Always act with integrity
- Champion the customer
- Trust and accountability
- Respect for each other and communities we serve
- The power of diversity and inclusion
- Agility and innovation that makes a difference

Old Mutual employees are expected to use these values to guide all interactions - with each other, with our customers, communities, and stakeholders. We also expect the same from our business partners, including our consultants, distributors, suppliers and subsidiaries and joint venture companies throughout the Group.

Our Maadili Charter is one way that Old Mutual employees put our values into practice. In summary the Maadili Charter covers the following:

### OUR SHAREHOLDERS AND INVESTORS

We are happy to be accountable now (and in the future) to all of our stakeholders for everything we say and do today.

### OUR CUSTOMERS

In serving our customers we seek to partner with them and provide an exceptional customer experience.

### FELLOW MUTUALITES

Treat others the way we want to be treated. Celebrate our diversity. Listen and be receptive to different points of view.

### OUR BUSINESS

Employees must behave with integrity and care with regards to Old Mutual, protecting our values, customers and reputation. We have **zero tolerance** for financial crime or unethical conduct.

### OUR GOVERNMENT AND REGULATORS

We respect the laws and regulations of each country in which we operate.

### OUR ENVIRONMENT

We are concerned with the conservation of the environment in its broadest sense and recognise that certain resources are finite and must be used responsibly in a sustainable manner.



## **OUR COMMUNITIES**

We are working towards a better future for people. It is our responsibility to contribute, through our activities, to the progress and sustainable development of the communities in which we work.

## **OUR SUPPLIERS AND VENDORS**

Abiding by our core values is a prerequisite for successful, long-term business relationships.

## **OUR COMPETITORS**

We seek competitive advantages through superior performance and products and never through unethical or illegal business practices.

## **WHISTLEBLOWING FACILITY**

To report any concerns regarding conflicts of interest using these details:

- toahotline@tip-offs.com (emails are anonymous)
- 0800 222 117 (free from a cell phone and landline, available 24-hours-a-day and in multiple languages)

