



FINCA UCO CJSC Code of Ethics and Business Conduct

Established by FINCA UCO CJSC policies

Introduction

FINCA offers socially responsible financial services to enable low-income individuals and communities to invest in their futures.

We value long-term and strong relationships based on warmth, trust and responsibility. In conducting our activities, FINCA staff deal with a variety of people and entities – customers, partners, partner organizations, the general public, competitors, etc. It is the organization's fundamental priority to act in accordance with the highest ethical and professional standards in all types of relationships.

Below are the main principles that guide FINCA and its employees to ensure that the highest ethical and professional standards adopted by the organization are maintained.

Communication

- In all interactions, act respectfully and use respectful language; exclude any form of insult or violence, physical or psychological harassment.
- Be respectful towards everyone irrespective of their nationality, religion, gender and other characteristics.

Transparency and Financial Integrity

- Provide timely, comprehensive and accurate information to the public, the customers, the media, the investors and other stakeholders.
- Comply with the established accounting principles and regulations, and carry out internal control of the organization's accounting.
- Strictly adhere to the organization's anti-money laundering policies and procedures.

Competition

- Adhere to fair competition practices.
- Do not spread biased and discrediting information about the competitors.

Client Protection

FINCA is guided by the ultimate goal of prioritizing the interests of our customers and consistently follows the principles of client protection adopted in the field of microfinance. The following principles are in line with and complement the general provisions listed above.

- Design and offer products which will not harm the client's financial situation.
- Do not offer services which might result in the client's over-indebtedness.
- Provide customers with sufficient and accurate information about the organization's services in a manner clients can understand so that they can make informed decisions.
- Provide responsible pricing.
- Treat customers with fairness and respect.
- Protect the privacy of client data.
- Implement responsive mechanisms for complaints.