

54 Maxwell Drive,
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www.oneplan.co.za



Oneplan Code Of Conduct And Ethics

The cornerstone of any business is ethical practice. Maintaining integrity and compliance is vital for the long-term success of a business. It is therefore important that representatives understand that honesty, loyalty, integrity and conscientiousness is integral in the successful operations of a company. Ethics is the processes of determining how one should balance the interests of various stakeholders while taking into account your own moral principles and values.

ETHICS CAN BE DIVIDED INTO THREE CATEGORIES:

- I. Legislation – this creates a framework and encourages ethical behaviour.
- II. Business policies and procedures – this will include policies around issues such as sexual harassment, whistle-blowing, dealing with client assets, code of conduct.
- III. Moral stance – this is the position taken when any law, policy or procedure does not govern an issue within a business, this stance is either supported or undermined by the culture of the business about ethical issues.

AS A CONDITION OF PROVIDING AUTHORISATION TO ACT AS A REPRESENTATIVE FOR ONE, THE UNDERSIGNED WILL ABIDE BY THE FOLLOWING RULES OF CONDUCT AND ETHICS:

1. Act honestly and fairly with due skill, care and diligence in the interests of Oneplan's clients and with the integrity of the financial services industry.
2. Have due regard and respect for diversity.
3. Avoid any acts that may bring your/our honesty, trustworthiness or professional competence into question
4. Accept accountability for all actions and decisions.
5. Refrain from any behaviour that can be classified as unlawful, discriminatory or harassment and respect the right of representatives to work in an environment free of such behaviour.
6. Not tolerate any form of unlawful or criminal conduct.
7. Comply with all applicable legislation, common law, industry codes, business policies and procedures and all regulations.
8. At all times uphold the letter and spirit of all laws and regulations and undertake to not knowingly participate in violation of any laws, regulations or rules.
9. Maintain a healthy and productive work environment and comply with all applicable health and safety rules.
10. Not abuse controlled substances, illegal drugs or liquor while at work or on work premises.
11. All assets and property of Oneplan's shall only be used for business purposes and for the purposes for which they were intended.
12. Ensure the privacy of clients, employees and representatives and the safeguarding of intellectual property
13. Adhere to the 'Conflict of Interest' policy at all times.
14. Maintain the abilities, skills and knowledge necessary to provide competent professional services in accordance with all Fit and Proper Requirements.
15. Threatening, aggressive or violent behaviour or language is not permitted and may lead to dismissal – this applies both during working hours and outside of the work environment.
16. Bullying of individuals, in any form, is not permitted.
17. Representatives will not bring sexually explicit material (pornographic) into the workplace or engage in inappropriate sexually explicit conversation within the workplace.
18. Representatives will dress in a manner suitable for the workplace.
19. Shouting and verbal intimidation is also seen as unacceptable and will constitute gross misconduct.

THE FOLLOWING BEHAVIOUR WILL CONSTITUTE GROSS MISCONDUCT AND COULD LEAD TO SUMMARY DISMISSAL:

1. Physical violence towards anybody: this applies to your role as an employee but also outside of the work environment.
2. Behaviour that seriously jeopardises health or safety of any clients, employees or representatives.
3. Serious misuse of the trust that exists between representatives and anyone for whom Oneplan is responsible.
4. Incapacity for work due to being under the influence of illegal drugs or alcohol.
5. Gross insubordination.
6. Deliberate damage to Oneplan property
7. Serious infringement of the rules, regulations and processes of Oneplan.



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I, hereby declare that I agree to comply with the terms and conditions as set out above and that I understand the contents of this document. Should I fail to abide to any of these conditions, I will no longer be Fit and Proper as is required to act as a representative in terms of FAIS and authorisation to act as a representative will be withdrawn.

_____ Signature