



Code of Conduct

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1 Code of Conduct

It is a fundamental policy of Al Baraka (Pakistan) Limited (ABPL, the Bank) to conduct its business with honesty, integrity and in accordance with the highest Shariah/religious, professional, ethical and legal standards. The Code of Conduct (the Code) sets forth the values, commitment, responsibilities and promises applicable for all employees of ABPL. All employees are required to read and annually confirm that they have understand and agree to the code.

1.1 Conflict of Interest

Employees shall avoid activities or transactions which may give rise to, or which may be seen to have given rise to conflict between their personal interests and the interest of ABPL. This includes engaging in any of the following activities, without the prior written permission / approval of the Human Resource Department, who shall take the necessary approval from the Chief Executive Officer.

- Negotiating or contracting on behalf of the Bank with an entity in which the employee or his / her relative has an interest;
- Accepting any employment or retainer-ship, consultancy, or partnership outside the Bank;
- Borrow money from (or in any way place himself / herself under pecuniary obligation to) a broker, moneylender, an employee of the Bank, or any firm or person having dealings with the Bank;
- Guarantee in his private capacity the pecuniary obligation of another person from loss except with the prior permission of the Bank;
- Act as agent for an insurance company;
- Be connected with the formation or management of any company, business enterprise or other organization, without prior permission of the Bank;
- Engage in any other commercial business or pursuit either on his own account or as agent for other person(s) or entity (entities);
- Accept, or seek any outside employment or office, whether stipendiary or honorary, without the prior sanction of the bank; or
- Undertake part time work for a private or public body or private person, or accept fee, without the permission of the bank.

1.2 Confidentiality

Employees shall be expected to safeguard confidential information and must not, without authority, disclose such information about Bank's activities to the press, to any outside source, or to any other staff who are not entitled to such information.

1.3 Objectivity, Transparency and Openness

ABPL strives to maintain an atmosphere of transparency and openness throughout the organization and its business to gain the support, trust and confidence of customers and other stakeholders. In carrying out her/his role an individual should ensure that decisions are made on merit and with due attention to equal opportunities and fair-trading.

1.4 Drug Free Work Place

It is a criminal offence to possess, consume and/or deal in drugs. The unlawful manufacture, distribution, dispensation, possession, or use of controlled substances is prohibited on any ABPL owned or controlled property. It is the intent of ABPL to provide a drug-free, healthful, safe, and secure work environment. No employee will report to work, or continue to work, evidencing any effects of illegal drug use.

1.5 Avoidance of waste and security of Bank property and facilities

Bank resources shall be used economically. Equipment, materials and Bank facilities shall be treated with appropriate care and secured against theft or misuse.

Employees shall ensure that business related documents shall be filed, stored, and/ or discarded by means designed to minimize the risk of unauthorized access to proprietary or confidential information.

1.6 Observance of Service Standards

All employees shall comply with the core values and service standards in letter and spirit and be mindful of legal, Shariah and regulatory requirements in which the Bank operates and the service standards set by the Bank and/ or relevant regulatory authorities.

1.7 Electronic and voice Communication

Bank shall reserve the right to monitor, review, access, record and disclose information and data, which is created, sent, received, downloaded or stored on Bank's electronic or telephonic systems or in the Bank's premises, subject to local data privacy restrictions.

1.8 Interaction with Media

Under no circumstances, any person, except the CEO or other designated authority/ department shall be authorized to liaise with or respond to media request for information, verbal or written; clarification of a case or any other matter which shall be used by the social/ electronic or print media.

1.9 Participation in Political Organization or Political Contribution

No employee shall be a member of any political party, take part in, subscribe in aid of, or assist in anyway, in any political movement or activity in Pakistan relating to the affairs of Pakistan.

No funds or assets of the Bank shall contribute to any political party or organization or to any individual who either holds public office or is a candidate for public office except where such a contribution is permitted by law.

1.10 Bribes and Commercial Payments

No employee shall give or receive bribes or other payments (in cash or in kind), which are intended to influence a business decision or compromise independent judgment; nor shall give money in order to obtain business for the Bank, nor receive money or any other benefit for having given Bank business to an outside agency.

1.11 Gifts from Customers

Employees and/ or any member of their family shall be prohibited to accept any gift or valuable objects from customers and suppliers made with the intention of influencing a decision to gain a business advantage or in explicit or implicit exchange for favors or benefits.

Accepting gifts that might place employees under obligation shall be prohibited. Employees shall politely but firmly decline any such offer, except in following cases:

- Gift shall not in the form of cash;
- Clearly not in return for any consideration or in the anticipation of such; and/ or
- Of nominal value only i.e. less than PKR15,000/- per calendar year.

1.12 Proper Recording of Funds, Assets, Receipts & disbursements

All funds, assets, receipts and disbursements must be properly recorded in the books of the Bank.

1.13 Whistleblowing

The Bank shall provide protection to its employees if they report, in good faith, any suspicious, criminal and money laundering activities involving a customer or Bank's employee. In case of need, the Bank shall also assist the concerned employee in dealing with internal/external threats.

1.14 Fraudulent Activity

Employees shall not get involved, solely or with anyone with the intent to defraud or deceive the Bank, or engage in any activity that may classify as fraudulent or deceptive.

1.15 Insider Trading

Employees shall not participate in any insider trading individually or with anyone inside or outside the Bank. Sections 15A and 15B of Securities and Exchange Ordinance 1969 prohibit employees and other persons who have privileged price information about a company during the preceding six months should not deal in securities of the company.

1.16 Sexual Harassment

The Bank shall be committed to provide its employees with an environment that is free from all forms of harassment. The Bank shall have zero (0) tolerance for any kind of harassment i.e. Unwelcome conduct, verbal and/or physical, towards an employee because of their age, level, marital status, national / ethnic origin, sex, creed, caste, color, religion, disability, gender identity or any other reason which creates an intimidating, hostile or offensive environment.

The Bank shall also comply with all the requirements of "Protection against Harassment of Women at Workplace Act 201011"

1.17 Breaches / Reporting of violations

Employees shall observe the requirements of legislation and, rules and regulations of the statutory regulatory authorities set out in detail in various compliance bulletins, circulars and notices issued to all offices of the Bank, otherwise shall be considered as a breach.

Customers and other persons dealing with the Bank shall report any complaint they may have, including any violation of this Code, to relevant authority of the Bank. They shall also visit the Bank's website to report the complaint or the violation.

Employees, customers, and other persons dealing with the Bank, who report a violation or lodge a complaint, shall be protected against any harassment or retaliatory action.

2 Basic Work Rules

All employees of Al Baraka Bank (Pakistan) Limited are to abide, as follows:

2.1 Courtesy and Manners

Employees of Al Baraka Bank (Pakistan) Limited shall maintain utmost courtesy and exemplary manners when interacting with clients or with each other. Any violations of this code shall be brought to the attention of supervising officials as well as the Human Resource Department for their information, record and remedial or disciplinary action.

All employees of Al Baraka Bank (Pakistan) Limited shall abide by Islamic ethical values and always refrain from involving in the following practices:

Degrading treatment	-treating subordinates as objects meant to be used merely to achieve a business and / or personal objective, without any regard for their well-being;
Abuse	misuse of power by treating another person cruelly, unfairly, or violently, especially regularly or repeatedly
Assigning unmanageable workload	Assigning workload which can only be managed with excessive additional work hours and/or resources such that work continually overwhelms one's life
Assigning personal work	Assigning work which is personal or unofficial in nature, unrelated to the Bank
Humiliating publicly	Making someone feel ashamed and foolish by injuring their dignity and pride, especially in a public space or setting
Immodesty	Exhibiting impropriety or indecency in speech, behavior, manner or appearance
Backbiting	Revealing the true faults or weaknesses of a person in his absence knowing that the person would dislike hearing about it, when there is no legitimate need to mention them
Invasion of privacy	Spying on one another to obtain unjustifiable access to someone's personality or personal and private affairs without his permission and/or knowledge, especially when the person has a reasonable expectation of privacy
Blackmailing	Threatening another person with some form of punishment by disclosing a secret or damaging information if they do not offer some form of concession.

2.2 Honesty & Integrity

Employees shall serve the Bank and devote whole time during office hours and discharge their duties honestly and faithfully and use their utmost endeavors to promote the interest of the Bank. They shall display integrity in the day to day dealings and show courtesy and attention in all transactions with customers, government officials, senior officers, colleagues, subordinates and the general public.

2.3 Office Decorum

Every employee shall be responsible to take care of his / her health and the hygiene conditions of the offices / working areas. This is not only covers the office decorum, but is also a legal requirement. As a matter of policy employees must:

- Speak in such low volume and pitch that the colleague sitting at the adjoining desks should not be disturbed by their speech.
- Be familiar with and adhere to the health, safety rules applicable and cooperate with the management team to ensure compliance for the same;
- Report any potential hazard to the Human Resources & Administration / Security immediately.

2.4 Care for reputation of Islamic Banking Services

All employees, while their interaction with clients, shall always remain cautious about reputation of Islamic Banking services provided by ABPL. Therefore employees shall always abstain from such behaviour/comments which cause refutation of the difference between Islamic and conventional banking services, create misconceptions about Islamic Banking and deteriorate its image. Further any commitments and claims should not be made with the customer that are not in the capacity of the bank or the staff himself.

2.5 Attendance and Punctuality

Office timings start at 9.00 a.m. every day. As client dealing starts at 9:00 a.m. it is important that employees be at their respective stations before that time, ready to attend clients and perform other duties. Irrespective of their grades all employees are required to mark their attendance through any medium as available / implemented at their work location.

Employees are required to ensure compliance to this as one privilege leave will be deducted against every four late comings in a month.

All Branch staff should report for duty on & before 8: 45 a.m. and should be ready to attend clients' dealings at 9:00 a.m. and perform other duties smartly. Timings in some areas may vary to comply with local laws, however till notified the normal office timings of the Bank will be as follows:

Days	Timings	Lunch / Prayer Break
Monday to Thursday	9:00 a.m. to 5:30 p.m.	1 pm - 2 pm
Friday	9:00 a.m. to 6:00 p.m.	1pm - 3 pm
Saturday	9:00 a.m. to 1:45 p.m.	None

The Branch Manager may allow stagger the lunch/ prayer break in a manner to suit the customer's requirement.

Biometric Machines shall be placed wherever possible, on which the employees must sign in through their thumb impression. Where this is not possible, attendance registers must be maintained. Branch Manager/Departmental Heads shall also sign in the attendance register daily.

Any employee reporting for duty after 9.30 a.m. will be marked late, even where he / she has given prior information of his/her arriving late, unless the late arrival was due to an earlier official appointment or late night official travel etc. The Bank reserves the right to initiate disciplinary action / issue warning letters against habitual late comers. Employees at the branch, who are going to be late for any reason, should inform their respective Branch Manager as early as possible. Employees at the Head Office should inform the respective Departmental Heads.

In case an employee is a habitual late comer, he / she can be asked to submit a written explanation (detailing reasons for being late) to the respective Branch Manager/ Departmental Head, who will in turn forward it to Human Resource Department for record.

Timings during the month of Ramadan shall be followed as per to the circular issued by the State Bank of Pakistan. The Bank's management to comply with governmental regulation or to suit business requirements may change these timings.

2.6 Late Sitting

Late sitting in the office should be discouraged except in cases of emergency, as it is an inefficient, expensive and uncomfortable way of working.

There are times when special projects or circumstances demand late working hours, when it makes ample sense that extra hours be put in to meet important deadlines. It is recommended that all employees of the Bank should endeavor to leave the office before 7:00 p.m. on normal days.

Meal expense reimbursement on account of for late sitting for a special assignments/deadline etc.) will be applicable provided the claimant has remained on duty after 8:00 p.m.; the claim is duly approved by the HoD and supported by appropriate bills/receipts.

2.7 Change of Personal Information

Employees must notify the Human Resource Department as early as possible about any change in their personal data e.g. marital status, educational/professional qualification, change of home address, change of group insurance/provident fund nominee, birth of children, death in the immediate family etc. The appropriate record should be updated accordingly.

2.8 Familiarization and Adherence to Rules and Regulations

It is mandatory for all employees to familiarize themselves with the Bank's rules and regulations, internal procedures, customs, usage and practices pertaining to the Bank's operations. They are expected to do their utmost to ensure the quality of the Bank's operation by adherence to all laws, rules, practices and procedures etc. as issued from time to time.

2.9 Personal Mail, Telephone Calls, Faxing, Photocopying etc.

The Bank's facilities will not be used for personal mail, telephone calls, faxing or photocopying except in cases of emergency. Any cost incurred shall be borne by the employee concerned or be deducted from the employee's personal account.

2.10 Personal Property

Al Baraka Bank (Pakistan) Limited is not responsible for the security of employee's personal possessions. Employees therefore should not leave their valuables unattended at work. Any such property found, should be reported and handed over to the Branch Manager at Branches and to Administration Division at the Head Office.

2.11 Permission to Leave Station

Officers and all other employees are required to obtain prior approval of their authorizing officers before leaving their stations for work-related travel, holidays, long weekends, or any other purpose.

2.12 Bank's property in the custody of the employee

The bank's property (e.g. accommodation, car, motorcycle, PC/laptop, mobile phone etc.), which has been in use/custody of an employee who is retiring or resigning, shall be handed over to the bank, on or before last working day, unless another date has been approved in writing by the Bank.

2.13 Smoking and Chewing Betel Leaves (Paan) Within the Office

Smoking and chewing of Betel is strictly prohibited within all offices of the Bank. Customers may politely be informed of this regulation, introduced in the interest of health and welfare of all concerned as well as keeping the premises neat and clean and pollution-free.

3 Dress Code

All permanent and contractual employees of Al Baraka Bank have to abide by the following dress code:

3.1 Dress Code for Male Employees

- An appropriate dress code includes coat, dress trouser, dress shirt, tie and dress shoes (black / brown).
- All male staff will have the option of wearing shalwar kurta with a waist coat on Fridays only. Alternatively use of tie on Friday is not mandatory. The attire must be properly starched and ironed and should be in light colors.
- Hair must be kept short and neatly styled. Moustache, if any, should be trimmed, tidy and well groomed.
- Bracelets, earrings and rings (with the exception of wedding ring) are not permitted while on duty.
- Smart casual is permitted on Saturdays only. Denim / Jeans, T-Shirts without collars and open foot wear and joggers are not allowed.
- Employees working in branches and Non clerical staff i.e. messengers, security guards, office boys, machine operators, maintenance staff shall always be in the Bank's prescribed uniform.

3.2 Dress Code for Female Employees

- While on duty, trainings and client visits, in line with the Islamic injunction, female staff are required to wear Hijab (a scarf covering the entire head and hair) and Abaya (a free flowing, full length gown with full sleeves);
- Abaya's should not be in loud colors; simplicity and sobriety should be observed;
- All female internees must also follow the same dress code;

Female staff is expected to exercise discretion in their choice of make-up & jewelry.