



Group Code of Conduct



Helping you Thrive - BOI Group Code of Conduct

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Introduction to the Code of Conduct

The Bank of Ireland Group Code of Conduct will help you thrive. It is there to help you understand the importance and expectation we set on our Values in delivering our Purpose and achieving our strategy.

The Group Code of Conduct:

- will help you understand what we stand for as an organisation
- will highlight that *how* you do your role is an integral part of working at Bank of Ireland and is as important as *what* you deliver
- sets out the expectations we have for how you behave and interact with colleagues, customers and others.

It doesn't capture every specific scenario, but it will guide you to think about how you behave and to ask the right questions. It will show you where to go for help or guidance. We must each follow the principles and spirit of the Code to do the right thing, and we trust each other to do the same.

And so the Code is our commitment, and one that we all sign up to, to act with integrity and honesty, demonstrate good conduct and live our Values every day.

By doing this we will all contribute to making Bank of Ireland a great place to work, with a culture that is world class.



“ *The Group Code of Conduct clearly reflects our Values and core competencies, and the relevant standards and behaviours we should all role model. The Code applies to each colleague at Bank of Ireland Group, setting out our expectations for how we help our customers, colleagues, shareholders and wider society to thrive.* ”

Myles O'Grady, Chief Executive Officer, Bank of Ireland Group

Scope and responsibilities

The Code applies to all colleagues directly employed by Bank of Ireland Group (referred to throughout as 'BOI' or the 'Group'), and Independent Non-Executive Directors.

The Code for All Colleagues	The Code for People Managers
<ul style="list-style-type: none"> • It is important that we all understand and familiarise ourselves with the Group Code of Conduct • We all must comply with the Code and the relevant conduct standards, laws and regulations • We must all complete the Group Code of Conduct Web-Based Training each year and all related mandatory training • We must all understand and comply with any specific conduct requirements if our role is in scope of CBI Fitness and Probity (F&P), the Individual Accountability Framework (IAF) or the Senior Managers and Certification Regime (SMCR) • We must all report wrongdoing when we see it, through our Speak Up process • We must all follow the minimum standards set out in all Group Policies. 	<p>People Managers have additional responsibilities. They are expected to support and embed the Group Code of Conduct throughout BOI including:</p> <ul style="list-style-type: none"> • Role model the expected Group Code of Conduct behaviours and regularly communicate with their team on the importance of understanding and complying with the Code • Look after colleagues' wellbeing, drive high performance, and help colleagues thrive • Help colleagues understand what is expected of them – this includes the standards set out in our Code as well as other key Group policies • Foster an open environment where staff are encouraged to Speak Up and raise concerns about wrongdoing and support colleagues who raise genuine issues or concerns • Proactively resolve colleague issues and, if appropriate, promptly escalate through appropriate channels.



Aligning to our Purpose and Values

Our culture ambition is to help you thrive and we do this by living our Values - **Customer first**, **Better together**, **Take ownership**, and **Be decisive**.



Our Purpose



'Helping you Thrive'

Our Purpose defines why we exist and the impact that we want to make. Our Purpose is what we believe in – why we do what we do.

We've reflected on our relationship with customers, colleagues and shareholders, and the impact that we make on wider society. Our Purpose reflects all those that we engage with and is used every day in decision making.

Our Purpose - Helping you Thrive - is expressed through the BOI Values, experienced in BOI's culture and delivered through the business strategy.

Our Values

In order to realise our Purpose, we have a shared commitment to our Values. Our Values represent who we are (and who we want to be) at our best.

Our Values guide how we show up every day for each other and how we deliver for our customers. Living our Values makes us better and sets us apart from other organisations.

At Bank of Ireland, our four Values are:



Customer first

Everything we do is for our customers. Our business is designed around them.

We are empathetic, we listen, and we work hard to meet their needs, connecting with them to make them feel valued. Their success is our success.



Better together

We achieve more when we work together.

We collaborate, we share ideas, we challenge thinking, and we learn from and care for one another. We value the real power that lies in our capacity to harness our diverse skills and experiences for the good of the whole.



Take ownership

We are trusted and supported to take ownership for our actions.

We are trusted and supported to deliver the commitments we make to our customers, colleagues and communities. We accept responsibility for our decisions and actions.



Be decisive

We move quickly and make things simple to deliver positive outcomes for customers and for us.

We move quickly, with purpose, to deliver our promises for customers and the Bank. We exercise good judgement, avoid complexity and work smarter together to get to the solution quickly.

We want everyone in the organisation to connect with our Values and to think about how they can help to guide our behaviour and the work we do every day. If we all really live these Values, we will make Bank of Ireland an exceptional organisation.

Good Conduct at Bank of Ireland

As you can see, our Purpose and Values are all about what we do, why and how. In this context, good conduct is at the heart of working at BOI – it is a cornerstone around which our business is built and is essential for the health of our industry.

Customers expect us to be capable and competent, but they also expect us to be trustworthy and working with their best interests at heart. The society we're all a part of needs a healthy financial services industry it can rely on and trust, and that starts with each of us doing the right thing.

This Code sets out the minimum standards of conduct that our customers, our clients and our regulators expect of us, regardless of whether we are in regulated roles and regardless of the jurisdiction we operate in.



These standards, which align with our Purpose and Values, apply to all colleagues equally.

At all times, we should:

- **act honestly, ethically and with integrity**
- **act with due skill, care and diligence**
- **co-operate with BOI's regulators in good faith and without delay**
- **act to deliver good outcomes for our customers and treat them fairly and professionally**
- **observe proper standards of Market Conduct and trading venue rules.**

Many of us hold roles where we need to comply with specific conduct requirements set by an external regulator, in addition to the requirements of the Group Code of Conduct – these requirements are listed in the Appendix. You should complete any required training if this is the case, to ensure you understand your specific responsibilities.

- If you hold a CBI Pre-Approval Controlled Function (PCF) or Controlled function (CF) role, you are expected to understand and comply with your statutory obligations and applicable Conduct Standards
- If your role falls within the scope of the UK Senior Managers and Certification Regime (SMCR), you are expected to understand and comply with the UK Regulator's Conduct Rules.

Section 1 - Helping Customers Thrive

This aligns to our key value of Customer first - Everything we do is for our customers. Our business is designed around them. We're empathetic, we listen, and we work hard to meet their needs, connecting with them to make them feel valued. Their success is our success.

Here are our expectations for helping customers to thrive:

- we act in customers' best interests and always try to deliver good outcomes for customers
- we avoid "bank speak" and communicate with our customers clearly, honestly and in plain English, helping them make informed decisions
- we design products that are simple to use, useful and inclusive, and charge for them in a fair and transparent way
- we only provide professional advice to customers when we have the appropriate knowledge of products and services and have the required qualifications to do so
- we take personal responsibility for putting things right when a mistake is made and say sorry. We work hard to resolve complaints and errors fairly and quickly
- we take action to avoid causing harm to our customers by regularly reviewing the products and services we provide and we make changes where potential harm is identified.

Vulnerable customers

We care about customers' financial wellbeing and consider this alongside their financial needs and objectives.

- We protect and provide extra support to customers who may be vulnerable in any way or have experienced a recent significant life event
- We listen empathetically if a customer is experiencing financial difficulties or is the victim of fraud, and we help them get back on track.



Section 2 - Helping Colleagues Thrive

We want to make BOI a great place to work for everyone so that all colleagues can thrive. We do this by living our Values. Our Values guide our decisions and actions. We respect and trust each other to deliver good outcomes. We recognise each other's contributions and take pride in doing the right thing.

Here are our expectations for helping colleagues to thrive:

- we treat each other with respect, dignity and fairness at all times – and we hold each other accountable for this
- we are all responsible for creating a safe and secure environment for colleagues to be themselves. We speak up for what is right even where we feel this is a difficult thing to do
- we always express ourselves in a professional and respectful manner. We never disrespect our customers or colleagues through any medium, including social media
- we value inclusion and diversity and stand against all forms of discrimination
- we each conduct our personal financial affairs responsibly and seek help if we find ourselves in financial difficulty at any time
- we are committed to developing and maintaining our professional knowledge and skills.

Respect at work

We aim to promote a culture that is diverse and inclusive, which respects and values contributions from colleagues of diverse backgrounds, and where everyone is welcome and can be themselves.

- BOI will not tolerate any form of discrimination based on protected characteristics including race, religion or belief, disability, gender/ gender reassignment, sexual orientation, marriage/civil partnership, age or any other characteristic protected by local laws or customs that are intimidating, hostile or offensive to, or unwanted by, any other person
- We do not tolerate discrimination, bullying or harassment of colleagues, customers, contractors or anyone working or visiting our buildings
- We will treat allegations of discrimination, bullying or harassment as serious matters and will seek to address them promptly and confidentially where possible.



Section 2 - Helping Colleagues Thrive (continued)



The Group's overall Inclusion & Diversity ambition is to build a company that welcomes everybody, enables fair progression for all colleagues and provides a safe and fair place to work.

The core pillars of Inclusion & Diversity in BOI are:

- we embrace diversity: everyone is welcome
- we are a company where you can be yourself
- we are committed to driving meaningful change.

We are proud of our six colleague networks:

Intergenerational, Multicultural, Family Network, Gender Balance, Accessibility, With Pride.

Supporting colleagues

As an organisation we are committed to supporting colleagues in all aspects of their role and throughout their careers, including:

- The wellbeing of our colleagues and their families - We promote healthy, sustainable and balanced lives by supporting wellbeing needs under the key pillars of mental, physical, financial and social wellbeing. We offer a range of supports to colleagues including our App/Web Portal, and our Employee Assistance Programme, Here For You 24/7
- Thrive, our performance development experience, achieves company priorities through focusing on colleagues' personal growth, development and wellbeing. We believe that colleague growth and organisational strategy are part of the same ambition.

Section 3 - Helping Society Thrive

As a responsible and forward-thinking financial institution, we recognise the vital role we play in shaping a sustainable future for our customers, colleagues, society and shareholders.

At BOI, sustainability is not just an abstract concept, it is embedded within our refreshed Group Corporate Strategy as one of our core strategic pillars: a 'Sustainable company'. As part of this, we are supporting the green transition, committing to a resilient, net zero and nature-positive economy by 2050, enhancing financial wellbeing, enabling colleagues to thrive, and reshaping our own governance. To deliver on our sustainability pillars, we require commitment from everyone across the organisation.

Here are our expectations for helping society to thrive:

- we enable colleagues to thrive by supporting a digitally able learning organisation that values inclusion and diversity, reflecting society and our customer base
- we empower colleagues with the knowledge and tools needed to integrate sustainable practices into their daily working lives through training and by becoming ambassadors of positive change
- we are enhancing financial wellbeing. We aim to empower people with the knowledge and skills needed to make the most of their finances so they can be in control of their everyday spending, have a plan for the future and the resilience to withstand the financial impact of an unexpected expense or a major life event
- we are supporting the green transition by working with our customers, colleagues and communities to support their transition to a resilient, net zero economy by 2050, in line with the actions and plans of the Irish and UK governments and the goals of the Paris Agreement
- we are committed to being a responsible and sustainable business.



Keeping Bank of Ireland safe

Regulations

We provide a wide range of financial services to customers across varying markets and jurisdictions. In doing business we must be accountable and act with integrity in all our dealings. Specifically, we must:

- keep to and abide by all relevant legal, regulatory and other requirements
- act honestly, fairly and reasonably in our dealings with customers, colleagues and communities.



By keeping to the letter and intention of the law and regulations, we aim to gain and maintain the trust of our customers, the respect of our stakeholders and the pride of our colleagues in the organisation.

We will also:

- protect the reputation of Bank of Ireland Group
- meet the requirements of all regulators
- avoid the cost of 'having to put things right'
- protect our business.

If you have any doubts or concerns about a matter relating to a legal or regulatory requirement, you must:

- discuss the matter fully with your People Manager or another trusted colleague
- raise the matter through Group Compliance
- raise the matter independently of management, as set out in the Speak Up policy.

If you witness any activity that does not meet our legal or regulatory obligations, or you have suspicions of criminal activity, and you do not report the matter, you may be accused of being involved in the activity and have to face the consequences, up to and including prosecution. Every colleague has a role to play in protecting our reputation.

Keeping Bank of Ireland safe (continued)

Notification of issues (criminal matters, financial issues)

We help customers and clients manage their money, and as such we are all expected to notify BOI management of anything that might impact on the trust our customers have in us. We recognise that people's circumstances change and we want you to speak with us where there are situations which may impact on your ability to perform your role. There are supports on offer for colleagues and we want to help you navigate any difficult circumstances you may be going through. You can reach the Colleague Financial Care Support team on colleaguefinancialcare@boi.com.

Circumstances where you should inform your People Manager and any internal representative include:

- police arrest or caution
- conviction, judgements or court orders for a criminal offence
- any adverse judgements / proceedings relating to your personal finances
- any actual or threatened litigation or regulatory proceedings against you or any businesses which you control, that may impact your reputation
- changes in legal right-to-work status
- any potential conflict of interest or outside business interest (see [Group Market Integrity Policy](#) and [Group Financial Crime Policy](#))
- any personal relationships at work, which might give rise to a conflict of interest or pose a risk to the Bank.
- personal changes that may make you a politically exposed person.



Bribery and corruption

Bribery and corruption are unacceptable. We will not consider any business activities where bribery or corruption is necessary to make a contract binding.

Conflicts of interest

We make sure that our private or personal interests (for example, directorships of other companies and relationships with customers) do not interfere with the interests of Bank of Ireland Group or our customers. We declare all potential conflicts of interest to line management for approval, in line with the [Group Market Integrity Policy](#).

Keeping Bank of Ireland safe (continued)



Information Security

We treat all information as confidential and do not release information about any of the Group's activities, customers or employees to people outside the Group, including the media, without permission.

We should all manage our data in line with all relevant [Group policies and standards](#) and follow any policies where it is requested, including from one of our regulators.

Raising a concern

There are two types of concern a colleague may wish to raise:

- a grievance which typically relates to more personal matters and your treatment within the workplace
- a Speak Up concern includes the failure of the Group or its employees to comply with any legal, financial, or regulatory obligation or Group policy.

Grievances

A grievance arises when a colleague wants to raise a concern, problem or complaint in relation to their employment. A colleague grievance might relate to terms and conditions of employment, working environment, organisational change, etc.

We know that many employment-related issues are best resolved quickly and at the point closest to where they originally arose. Therefore our approach to colleague grievances includes empowering colleagues to speak about the issue with management in the first instance, in order to attempt a local and informal resolution. Further details can be found in our [Grievance Policy](#).

Speak Up

The Group hopes that in many cases colleagues will be able to raise concerns with their People Managers in the first instance, or another Senior Manager by Speaking Out. However this may not always be possible, or the colleague may feel that their concern is not being appropriately addressed, in which case they should Speak Up. Please follow the below link for full information on our Group Speak Up Policy [Group Internal Audit \(sharepoint.com\)](#).

Speak Out and Speak Up

Speak Out

Speak Up

1 See It

Do you have...
A concern at work?

"I think there may be a conflict of interest"

"I suspect we are mis-selling to elderly or vulnerable customers"

"I suspect this may be fraud"

"I am concerned that Credit Policy was breached"

"I'm worried this gift is too expensive"



2 Speak Out

To a manager...
What do I do?

We all have a role to play in protecting our colleagues and customers and to help them to prosper.

We also have a role to play in safeguarding the Bank's reputation, and building great relationships with our communities, allowing our customers, colleagues and communities to thrive.

We value your honesty and feedback. If you know of a better way of working that manages our business and risks, or if you have any concerns that we are not working as best we can, we encourage you to let your People Manager know.

It's not only your own People Manager that you can Speak Out to, you can also Speak Out to a more Senior Manager if you prefer.

If you think your concern relates to a HR Grievance this can be discussed with your HR Business Partner.

3 Speak Up

Who can I...
Talk to internally

When you Speak Out and you believe that your concern has not been appropriately addressed, or you believe your People Manager or a more Senior Manager has a conflict of interest in relation to your concern, then it is time to Speak Up.

Authorised Recipient

- ✉ Steven.Sanders@boi.com
- ✉ Leo.Whelan@boi.com*
- ✉ Caroline.Munro@boi.com (UK)
- ✉ Noreen.OCallaghan@boi.com (US Branch)

*Authorised Recipient for ROI, NIAC & EU Branches.

Or

The Group Speak Up Desk

- ✉ SpeakUp@boi.com

Speak Up Voicemail Numbers

- ☎ ROI: 1800 800 590 (Freephone)
- ☎ UK: 0044 800 022 3970 (Freephone)
- ☎ US: 001 (833) 824 9451 (Freephone)
- ☎ Other jurisdictions: +353 (0) 1 612 2200 (paid)

Or

BOI Group Speak Up Policy Sponsor

- ✉ Evelyn.Bourke@boi.com

HR Grievances:

Your HR Business Partner or

- ✉ employeerelations@boi.com

4 Speak Up

You can also...
Talk to externally

Protect (UK)

- ☎ UK: + 44 203 117 2520
- ✉ whistle@protect-advice.org.uk (Advisory Service Only)

Financial Conduct Authority (UK)

- ☎ +44 020 7066 9200
- ✉ whistle@fca.org.uk

Prudential Regulation Authority (UK)

- ☎ +44 (0) 203 461 8703
- ✉ whistleblowing@bankofengland.co.uk

SEC (US)

- ☎ telephone: 202-551-4790
- 🌐 www.sec.gov/whistleblower

Central Bank of Ireland (CBI)

- ☎ 1800 130014
- ✉ confidential@centralbank.ie

Office of the Protected Disclosures Commissioner

- ☎ +353 (0) 1 639 5650
- ✉ info@opdc.ie
- 🌐 www.opdc.ie

Transparency International Ireland (All colleagues)

- ☎ 1800 844 866
- ✉ helpline@transparency.ie
- 🌐 www.transparency.ie

Breaches of the Code

At BOI, we are committed to creating an environment where all colleagues are informed of the conduct and behaviours expected, and fully trained and supported to perform effectively in their role. Sometimes, despite adequate training and support having been provided, a colleague may behave in a manner contrary to the Group Code of Conduct, our Values, policies or practices, their statutory obligations, or their legal and regulatory requirements, and so it may become necessary to start a formal process to stop unacceptable behaviours.

All colleagues should be able to work free from behaviours which are contrary to our purpose and Values. The Disciplinary Policy & Procedures

exist to address those unwanted behaviours, with the aim of maintaining an environment where colleagues can thrive.

Where colleagues breach the Group Code of Conduct they may face personal consequences, such as internal disciplinary action (up to and including dismissal) and / or external regulatory or criminal consequences such as fines or sanctions, exclusion from taking certain regulated roles or, in very serious cases, a prison sentence. Circumstances may arise where the Group determines that external reporting is required to the Group's regulators or law enforcement authorities.



Find out more

Our Code is integral to bringing our Purpose and Values to life. It sets our expectations of colleagues for how they help customers, colleagues, shareholders and wider society to thrive.

However it is also underpinned by a number of key policies and related reading that helps guide colleagues every day.

You will find all the support you need on Insite, including under the People tab and Employee Centre (which includes the Group's [People Policies and colleague support](#)), the [Risk Hub](#) (which includes [Group Risk Policies](#)) or the [Policies and Guidance tab](#), which allows you to search for anything on Insite.

Approved by:	Bank of Ireland Group Board
Review Frequency:	3 years
Last Approved:	December 2023
Policy Title:	Code of Conduct 2024
Policy Owner:	Chief People Officer



Appendix

The Central Bank of Ireland (CBI) Common Conduct Standards (applicable to all CF and PCF holders in the Group are as follows):

Acting with honesty and integrity	Acting with due skill, care and diligence	Operating in good faith and without delay with regulators	Acting in the best interests of customers and treating them fairly and professionally	Operating in compliance with standards of market conduct and trading venue rules
<ul style="list-style-type: none"> • having regard to the legitimate interests of the Group, its staff, customers and other persons with whom it engages • operating without bias and preventing or identifying and appropriately managing, conflicts of interest • not exerting pressure or influence on a customer so as to limit his or her ability to make an informed choice in relation to any financial service • not misusing or misappropriating any assets or information of the Group or its customers • reporting appropriately, and not impeding others from reporting, to the management of the Group, information relevant to, or giving rise to a suspicion of, the commission of a prescribed contravention or contravention of any other legal obligation or standard imposed on the Group, and any matter otherwise adversely affecting the activities or interests of customers, the Group, its related undertakings, or the financial system in the State. 	<ul style="list-style-type: none"> • having appropriate knowledge of the business activities of the Group relevant to the controlled function, and the associated risks of those activities • having appropriate knowledge of the legal and regulatory framework, including any legal obligation or standard imposed on the Group, relevant to the controlled function • operating in compliance with the systems and controls, processes, policies and procedures of the Group and any legal obligation or standard imposed on the Group • acting without detriment to customers, the Group, its related undertakings, or the financial system in the State • ensuring that any communication, including any record, provided to a customer or other person, is clear, accurate, up to date and not misleading • acting appropriately in any decision-making, including collective decision-making, ensuring decisions are properly informed and exercising sound judgement • monitoring the performance of any delegated tasks and ensuring that those tasks are appropriately performed. 	<ul style="list-style-type: none"> • responding to requests and requirements under financial services legislation in an open and timely manner • disclosing information or records when required to do so under financial services legislation • attending meetings and interviews when required to do so under financial services legislation • not providing false, inaccurate or misleading information, records or explanations • not destroying, hiding or putting beyond reach information or records that it is reasonable for the person to expect to be required to be disclosed under financial services legislation • not engaging in evasive, misleading or obstructive conduct. 	<ul style="list-style-type: none"> • ensuring that customers are informed in a clear manner of relevant information relating to financial services of which they ought to be aware, and not impeding the provision of relevant information to customers • communicating with customers in a timely manner having regard to the urgency of any matter and the time required by the customer to consider the relevant information • assessing the needs and circumstances of customers, including their level of knowledge and experience of financial services, their financial circumstances and the range of options available to them, and ensuring that any advice or recommendation provided to customers is appropriate and tailored to their needs and circumstances • ensuring that customers are not misled as to the advantages of any financial service • acknowledging and seeking to resolve any complaints received from customers • resolving errors or mistakes affecting customers, and disclosing errors or mistakes to the customers affected in a timely manner • not acting in a manner that is unfair to customers. 	<ul style="list-style-type: none"> • This standard requires that CF and PCF role holders operate in compliance with standards of market conduct and trading venue rules to which the Group is subject by law and any market codes that apply to the Group's affairs.

Appendix (continued)

The CBI Additional Conduct Standards (applicable to all CF1 and PCF holders in the Group) are as follows:

- that the business of the Group is controlled effectively
- that the business of the Group is conducted in accordance with its obligations under financial services legislation
- that any delegated tasks are assigned to an appropriate person with effective oversight and
- that any information of which the CBI would reasonably expect notice in respect of the business of the Group is disclosed promptly and appropriately to the CBI, including information relevant to, or giving rise to a suspicion or expectation of, any of the following:
 - i. commission of an offence by the Group or a person performing a controlled function in relation to it
 - ii. commission of a prescribed contravention or any other breach of obligations under financial services legislation by the Group or a person performing a controlled function in relation to it
 - iii. concealment or deliberate destruction of evidence relating to a matter referred to in subparagraph (i) or (ii)
 - iv. provision of false or misleading information to the CBI relating to a matter referred to in subparagraph (i) or (ii)
 - v. obstruction or impeding of an investigation relating to a matter referred to in subparagraph (i) or (ii)
 - vi. commencement of legal proceedings by or against the Group arising from its obligations under financial services legislation
 - vii. commencement of legal proceedings against the Group which may impact on its ability to continue to trade
 - viii. anything that may otherwise interfere significantly with the operation of the Group or its compliance with its obligations under financial services legislation
 - ix. a decision by the Group to cease to provide financial services of a particular description.

Colleagues who are subject to the above Conduct Standards have a legal obligation to take any steps that are reasonable in the circumstances for them to take to ensure that the Conduct Standards are met. Guidance on reasonable steps to comply with the Common Conduct Standards and Additional [Conduct Standards can be found on Insite](#).

UK Prudential Regulation Authority (PRA) and Financial Conduct Authority (FCA) Individual Conduct Rules

The PRA and FCA Individual Conduct Rules that apply to all in-scope colleagues are as follows:

UK Individual Conduct Rules
You must act with integrity.
You must act with due skill, care, and diligence.
You must be open and cooperative with the Financial Conduct Authority (FCA), the Prudential Regulation Authority (PRA), and other regulators.
You must pay due regard to the interests of customers and treat them fairly.
You must observe proper standards of market conduct.
You must act to deliver good outcomes for retail customers.

For colleagues in Senior Manager Function (SMF) roles, the PRA and FCA have laid out additional Senior Manager Conduct Rules. Details of both the Individual Conduct Rules and the additional Senior Manager rules, including the reasonable steps you should take to remain compliant with them, can be found on [Insite](#)

