

Anti-Bribery and Corruption program (ABC program):

Based on the keenness of the management of the Bank of Jordan to promote the principles of ethics, transparency, integrity and teamwork, a special department supplemented with highly skilled and competent human resources was established to manage fraud and corruption risks under the umbrella of the Compliance Department.

The Anti-Bribery and Corruption program at Bank of Jordan is based on the following principles:

- Adoption of a unified policy approved by the bank's board of directors to combat fraud, bribery, and corruption at the banking group level.
- Providing the necessary systems and authority for the Compliance Department that enables it to manage this type of risk and continue developing on an ongoing basis.
- Adopting the KYE (Know Your Employee) policy that includes verifying the persons nominated for jobs in the bank in terms of integrity and the absence of negative indicators related to their behavior and continuously verifying them after appointment by employing mechanisms to keep track that there are no negative indicators related to behavior and performance.
- Adopting mechanisms to verify suppliers before and after dealing and contracting.
- Adopting a policy to manage conflict of interest and developing mechanisms and work procedures to avoid any divergence from constant compliance.
- Adopting a Code of Conduct and circulating it to all employees and educating them on its most important principles on an ongoing basis.
- Providing a channel for "Whistleblowing" reporting about any breaches or suspicions and making this channel accessible to all stakeholders including employees, customers, shareholders, and suppliers around the clock and making it available on the official website of the bank.
- Adopting an early warning policy under which the bank guarantees protection to whistleblowers and enables them to confidentially report any information related to violations or breaches.
- Setting clear procedures for escalation with regards to employee violations according to the variables of each case (Compliance Department / Human Resources Department / Internal Audit Department / Audit Committee - Board of Directors).
- Adopting a principle of transparency where the Central Bank of Jordan and the concerned authorities are informed of any materialized cases.