

Our Corporate Philosophy

Public Investment Bank Cares for ...

- Its Customers
- Its Employees
- Its Shareholders and
- The Community it Serves

...with INTEGRITY

The Bank's philosophy is embedded in our Code of Ethics set out in five (5) fundamental principles which mirror the professional and ethical standards set by the Financial Services Professional Board (FSPB). The Code of Ethics shall be consistently applied across the Bank in everything we do. In adhering to the highest standards, we aim to build a sustainable, ethical, strong, respectable and profitable business.

Our Fundamental Principles

1. COMPETENCE

Excellence is our commitment. As such, we are committed to continuous learning and improvement by developing and maintaining relevant knowledge, skills and behavior to ensure that our business activities are conducted professionally and proficiently.

2. INTEGRITY

We are honest, open and transparent in all business dealings/relationships with all our stakeholders. Personal accountability and trustworthiness is central to our culture.

3. FAIRNESS

We act responsibly and take actions that are fair, equitable and transparent towards all stakeholders.

4. CONFIDENTIALITY

We respect and protect the confidentiality and sensitivity of customer's information. There is no compromise to banking secrecy in all our dealings/relationships.

5. OBJECTIVITY

We do not allow bias, conflict of interest or undue influence of others to influence or override our business and professional judgement.

Reporting of Unethical Behaviour

The Bank's Whistleblowing Policy and Procedure sets out the channels/procedures for all staff as well as third parties (such as remisiers, interns, consultants, contractors, vendors, suppliers and/or customers) to disclose any illegal, unethical, questionable practices, improper conduct, irregularities or suspected irregularities within the Bank in a confidential manner that protects the whistleblower from any risk of reprisal.