

Ethical Norms and Standards

The Bank adheres to the principles of socially responsible business conduct and ensures the conformity of its activities to the international standards of business efficiency and quality.

Documents governing ethical norms in the Bank:

- Code of Corporate Ethics of CREDIT BANK OF MOSCOW
- Regulation on the Hotline of the Audit and Risk Committee of the Supervisory Board of CREDIT BANK OF MOSCOW.

Work efficiency and concurrence of actions of coworkers in general and of each individual employee are ensured by the same and unambiguous understanding of moral and professional landmarks and values contributing to the formation of a uniform professional team.

Key fundamental values the Bank is guided by in its activities include:

- Performance efficiency
- Respect for each other, to customers and counterparties
- Pleasure from work

The Bank takes into account the following principles of corporate conduct and business ethics in its activities:

- Conformity to the current legislation of the Russian Federation
- Obligation for all employees to fulfil decisions of superior management
- Controllability and accountability of employees to superior management, their liability for a failure to perform or improper performance of their obligations
- Successive compliance with the generally accepted standards of business ethics in the course of the Bank's activities
- Provision of equal access to filling in vacancies according to the skills and professional training level
- Social protection of employees
- Presumed fairness in the relations between employees: any employee may not be suspected of unfairness without sufficient grounds
- Respect of employees for each other
- Nondistribution of knowingly false information by employees, which discredits honor, dignity, and reputation of other employees