

Group Fraud Policy

The Company values its reputation for financial probity and reliability. It recognises that over and above any financial damage suffered, fraud may reflect adversely on its image and reputation. Its aim therefore is to limit its exposure to fraud by:

- Instituting and maintaining cost effective measures and procedures to deter fraud.
- Taking firm and vigorous action against any individual or group perpetrating fraud against the Group, its shareholders or its customers.
- Encouraging its employees to be vigilant and to report any suspicion of fraud, providing them with suitable channels of communication and ensuring sensitive information is treated appropriately.
- Rigorously investigating instances of alleged fraud and pursuing perpetrators to seek restitution of any assets fraudulently obtained and the recovery of costs.
- Assisting the police and other appropriate authorities in the investigation and prosecution of those suspected of fraud.

The prevention and reporting of fraud are now the contractual responsibility of all employees throughout the Group and the failure to report suspicions and concerns may result in disciplinary action being taken.