

CODE OF CONDUCT

5th Pillar Family Takaful Limited (5PTFL) sets a high standard of professionalism, ethical standards, integrity, and honesty of directors/promoter/employees to serve all stakeholders. Being a Dedicated Takaful Company, we will comply with Shariah Principles in every aspect of business operations.

This code of conduct applies to every person associated with the Company holding any office including directors, agents, and regular/permanent/non-regular/part-timer/contractual employees.

Statement of Ethics and Business Practice

Our Integrity guides our conduct towards our participants, colleagues, shareholders, and all other stakeholders. This principle constitutes the foundation of our code of conduct and ethics as under:

- Compliance with law and the legal system is a fundamental principle for 5PTFL. Every employee, agent, director, and any person holding any office in the 5PTFL in whatsoever capacity, shall obey the laws and regulations of the legal systems in letter and spirit within which he / she acts. Every employee, agent, director, or any person holding any office in the 5PTFL in whatsoever capacity, found guilty of a violation will be liable to disciplinary consequences related to such violation.
- We work together with individuals of various backgrounds, ethnic types, different cultures, gender, religions, ages, and disabilities, therefore, respect for personal integrity, privacy and the personal rights of every individual is a fundamental principle which must be respected by all.
- We compete fairly with the quality and the price of our innovative products and services, not by offering improper benefits to others. Employees are not permitted to use their jobs to solicit, to demand, accept, obtain, or be promised advantages.
- We do not make political contributions (donations to politicians, political parties, or political organizations). As a responsible corporate citizen of society, we only make or intend to make donations for education, health, and social and humanitarian projects.
- Our objective is to conduct business with reputable clients and business partners who are involved in lawful business activities. We shall not knowingly ignore or support any illegal activities.
- 5PTFL employees are obligated to protect all assets of the Company, including intangible assets and software products, and use these properly only for the benefit of the Company.
- Open and effective communication requires accurate and truthful reporting. The Company will maintain sound processes and controls so that transactions are executed within approved authorization and confidentiality of Company's proprietary information is strictly maintained in all circumstances.
- Every employee, agent, director, or any person holding any office in the Company in whatsoever capacity must adhere in letter and spirit to all laws and conform to good corporate governance. Any conflict of interests must be avoided, where it exists it should be disclosed to seek guidance from the relevant senior management.



5th Pillar
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- Management must maintain all books, data, information, and records with scrupulous integrity, reporting in an accurate and timely manner.
- The Company is an equal opportunity employer, and Its employee recruitment and personnel policies are free of any bias whatsoever.