



At SAB we aim to implement our Values and Standards in every aspect of our business. How we do business is as important as what we do.

### **SAB Values**

- Open to different ideas, we create an environment in which everyone feels encouraged to contribute and participate
- Dependable, by always doing the right thing
- Connected with the community and our customers, we leverage our networks and contacts to deliver outstanding service
- Working together as one team to achieve common goals

### **SAB Standards**

- Treating Customers Fairly, by ensuring that our products are fair and delivered to customers on the basis of need
- Keeping Data Confidential, by ensuring that our systems are protected against malicious attacks and our processes and procedures for handling confidential data are robust
- Complying with both the spirit and letter of Laws and Regulations, by having appropriate systems and processes to monitor and ensure compliance

We believe that these will help guide us to do the right thing when it matters most and assist us to build long lasting relationships based on trust, transparency and understanding.

In an uncertain world where a small number of individuals attempt to abuse the financial system for illegal purposes, we must take precautions to protect the vast majority of our law abiding customers and fulfill our community responsibilities. For this we will need your assistance, and we may ask you to update your “Know Your Customer” information. We will do our best to make this process as easy as possible, and for Personal customers we have already launched a KYC update through SAB Online which means you can update information on-line at your own convenience. If we are unable to obtain updated information when requested we may be obliged to freeze your accounts until you contact us and provide the requested information. We want to avoid this and encourage you to contact us when you receive a request for information from us.

The threat of cybercrime is also an ongoing challenge that we take very seriously and we are continually investing in our defences to ensure that you and we are protected. Again, keeping your contact details up to date will help to ensure that we can keep you informed of activity on your accounts and therefore quickly identify any potential issues. All of us at SAB are doing our best to live our Values and Standards every day. However, we do recognise that this is a journey and there will be bumps along the road. Should you feel that we have not adequately delivered on our Values and Standards, please advise us using our dedicated email address: [sabsis@sab.com](mailto:sabsis@sab.com)