



Code of Ethics

| INTEGRITY AND PROFESSIONALISM

- We conduct ourselves with honesty, fairness, and integrity in all aspects of our business dealings.
- We treat all individuals with respect, dignity, and professionalism, regardless of their financial circumstances.

| COMPLIANCE WITH LAWS AND REGULATIONS

- We comply with all applicable laws and regulations governing debt collection activities.
- We stay informed about changes in relevant laws and regulations and ensure that our practices remain in compliance with them.

| CONFIDENTIALITY

- We respect the privacy of debtors and maintain the confidentiality of their personal and financial information.
- We use debtor information only for the purpose of debt collection and do not disclose it to third parties without proper authorisation.

| PROFESSIONAL CONDUCT

- We communicate with debtors in a professional, courteous, and non-threatening manner at all times.
- We do not engage in harassment, abuse, or intimidation tactics in our interactions with debtors.

| ACCURACY AND TRANSPARENCY

- We provide accurate and truthful information to debtors regarding their debts, including balances owed and payment options.
- We ensure that all communications with debtors are clear, transparent, and not misleading.

| CONFLICT OF INTEREST

- We avoid conflicts of interest that may compromise our ability to act in the best interests of our clients or debtors.

- We disclose any potential conflicts of interest to our clients and take appropriate steps to mitigate them.

| PROFESSIONAL DEVELOPMENT

- We invest in ongoing training and professional development to enhance our knowledge and skills in debt collection practices and industry best practices.
- We stay informed about emerging trends and developments in the debt collection industry and strive to continuously improve our practices.

| REPORTING MISCONDUCT

- We promptly report any unethical or illegal conduct by employees or clients to appropriate authorities.
- We have mechanisms in place for employees to report concerns or violations of the code of ethics without fear of retaliation.

| COMPLIANCE MONITORING

- We conduct regular audits and reviews of our practices to ensure compliance with this code of ethics and applicable laws and regulations.
- We take prompt corrective action in response to any violations of the code of ethics or applicable laws and regulations.