

Zero Tolerance Policy of Bribery & Corruption

Everen Limited and its subsidiaries (“Everen”) have a zero tolerance policy towards bribery and corruption and are committed to the highest levels of openness, integrity and accountability. It is Everen’s policy to conduct all of its business in an honest and ethical manner. Bribery is the offer, promise, giving, demanding or acceptance of an advantage as an inducement for an action which is illegal, unethical, a breach of trust or the improper performance of a contract. Inducements can take the form of gifts, fees, rewards, jobs, internships, examination grades, favours or other advantages. Corruption is the misuse of entrusted power for personal gain. Corruption may include many activities including bribery and embezzlement. It may also involve practices that are legal in some countries. It is an offence for an employee, officer, director or any person acting on behalf of Everen (including consultants, agents, suppliers, third parties) to carry out an act of bribery or corruption, directly or indirectly, relating to the Everen ‘s business, irrespective of where the act takes place.