

SINGLIFE BUSINESS ETHICS CODE

A message from Group CEO, Singlife

The Singlife Business Ethics Code sets out the standards of behaviour expected from all of us in our working lives. It is a guiding light for everyone in Singlife, helping us to make the right decisions every day.

The Business Ethics Code is based on our manifesto of always finding a Better Way to do things and three of our five core values – Collaboration, Empathy and Trust. (The five values are Agility, Collaboration, Empathy, Innovation and Trust).

These values form the moral compass that help us to think about how to apply the right behaviours in all we do. We have to work together to show kindness and build trust. This ensures that we sustain a strong ethical and inclusive culture at Singlife.

We should always keep the Singlife values front of mind and where a scenario we face at work is not covered in this Code, exercise our own good judgement in making the right decisions.

Pearlyn Phau
Group CEO
Singlife

Singlife Group Statements of Business Ethics Principles

Singlife employees are expected to meet the highest standards of business conduct and to manage and conduct our business according to rigorous ethical, professional and legal standards. These principles serve to provide a common understanding of Singlife's ethical standards and to promote operations in accordance with these standards. The principles and standards set out in the Code are fundamental to Singlife and we expect at least equivalent standards from our business partners.

We live our call to action "**Better starts with us**" when:

(1) We conduct ourselves with the highest standards of corporate ethics, integrity and honesty. This means we conduct ourselves in such a manner that will ensure we build long term, trusting and sustainable relationships with our customers, business partners, regulators, employees and suppliers.

(2) We comply with all relevant laws & regulations. This means we take all our regulatory obligations seriously and will make every effort to adhere strictly to the requirements, not merely by the letter but also by the spirit.

(3) We reject all forms of financial crime. This means we will take all reasonable efforts to proactively help protect our customers, shareholders and employees from financial crime. These include internal & external fraud; money laundering & terrorist financing; bribery & corruption; tax evasion; compliance with sanctions laws; and market abuse.

(4) We conduct business in a fair manner. This means we have a zero-tolerance policy for bribery and corruption and knowingly offering an unfair advantage to any person in our business dealings. Also, we will always comply with the terms of business agreed with our customers, distributors and suppliers.

(5) We practice fair dealings and achieve good customer outcomes. This means our customers' interest is always at the heart of our business and drives our decision-making process. This is evident from the design of our products which are suitable for their financial needs; the quality of financial advice; the clarity of product information; our communication approach; and the manner in which we address their queries and complaints.

(6) We respect the confidentiality of information and uphold competition laws. This means our directors and employees do not share or seek to receive any confidential and/or commercially sensitive information with 3rd parties in breach of the principle of fair and clean competition.

(7) We protect personal data rigorously. This means we will continuously strengthen our cyber defence and control processes to ensure that our customers have the peace of mind that their personal information is safe with us

(8) We will report accurately and honestly. This means we will make every effort to ensure we report accurate information and present them fairly in the discharge of our reporting or disclosure obligations to all stakeholders.

(9) We treat our people with care and compassion. This means we respect every individual, appreciate diversity and inclusiveness, and make efforts to ensure the wellbeing of our colleagues.

(10) We care for our community and our environment. This means we will play our part to contribute to society through our community programmes, and endeavour to reduce our carbon emission, energy usages and wastages through our ESG strategy.