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1. Introduction and Objectives

1.1 Introduction

The employee serves as the liaison between the office and its responsibilities in this administrative and financial capacity. Among his duties are overseeing office operations and organizing work inside the structure of administration and organization. He must abide by ethical and professional standards, as well as the rules, regulations, and responsibilities imposed by his administrative duties, as well as the guidelines and standards of professional behavior in the workplace.

Preparing a guide for the standards and etiquette of professional conduct is a must for administrative employees. Administrative personnel are considered the link between the organization and its role. They are required to follow ethical and professional standards. The guide highlights the significance of adhering to workplace regulations and etiquette, as well as adhering to the circumstances, rules, and obligations imposed by administrative responsibilities. The document addresses a variety of topics, including employees' responsibilities and their role in upholding professional and ethical standards in the workplace.

1.2 Guide Objectives

The significance of creating a guide to the ethics and etiquette of the profession is rooted in having a documented resource that offers employees at the National Bank of Iraq with overall guidelines and instructions. This resource assists them in carrying out their work to the best of their abilities and upholding the utmost level of personal integrity and professionalism expected of them.

The evaluation of this guide is regarded as a crucial component of employee guidance protocols, given that its inclusion facilitates the adoption of a balanced approach when addressing critical integrity matters. Furthermore, it exemplifies the dedication of the bank, as embodied by its employees and leadership, to conduct business in accordance with the appropriate framework.

2. General Overview

2.1 Independence

The National Bank of Iraq is known for its exceptional level of professionalism in its operations. Hence, it is imperative for all bank employees to fully adhere to the internal instructions and guidelines set forth by the Central Bank of Iraq. They should refrain from accepting any orders or instructions from external institutions or parties, unless explicitly supported by directives from the bank's management.

2.2 Responsibilities

2.2.1 Management Responsibilities

1. Clearly communicating the tasks and responsibilities of bank employees, ensuring their awareness and dedication to enhancing their skills and performance for the benefit of the organization.
2. Supervising the employees' work performance, closely monitoring their results, and offering necessary advice, guidance, and assistance to ensure their work is completed to the expected standard.
3. To improve employees' adherence to ethical and professional standards, it is important to provide a comprehensive guide that clearly outlines the principles and etiquette of the workplace, as well as the framework for complying with the organization's rules, regulations, and procedures.
4. Direct supervision of policy implementation through frequent meetings and review of reports, as well as constant monitoring of all programs related to compliance.
5. Providing a safe work environment and avoiding putting people in situations that might injure them physically or psychologically, as well as not overloading them beyond their ability.
6. Treating employees fairly, equally, and with respect, and without exploiting them in work that is not part of their responsibilities for personal reasons or interests, or in a manner that is detrimental to the bank's best interests.
7. Conducting impartial and unbiased evaluations of subordinates in accordance with work standards, efficiency, performance, tasks, and responsibilities, without attributing additional responsibilities to them; avoiding discrimination, bias, and the influence of personal matters in the evaluation process.
8. Identifying issues related to non-compliance through the establishment of protocols that enable employees to disclose violations of the professional ethics and morals guidebook without apprehension of retaliation or accountability.
9. Leading by example, so that management's ethics and actions serve as a role model and example for the other employees in the bank.

2.2.2 Employees Receptibilities

1. Commitment to the spirit of the law and the regulations, and legislation that govern operations at the bank, including this guide and those relating to discipline, safety, protection, and applicable human resources policies and procedures, and avoid intentionally or unintentionally violating its spirit or text.
2. Carefully review the ethics and etiquette guide, ensuring a thorough understanding of all the principles outlined. It is important to fully comply with these guidelines and feel free to seek clarification or ask questions regarding any uncertainties or misunderstandings.
3. Ensure that necessary steps are made to inform subordinates and colleagues about the requirements and concepts of this guide.
4. Refrain from participating in any work or activity that may contradict the overall values, principles, and ethics, which could potentially impact the positive reputation and image of the National Bank of Iraq and its employees.

5. Have no reservations about disclosing any information related to violating the profession's ethics and morals guide to other employees, and notify the bank's direct manager, head of internal audit, or authorized director of any infringement, negligence, manipulation, action, or any other behavior that harms the bank's interests or is a violation, as well as for what may be considered financial, administrative, or moral corruption and negligence or behavior that may harm the bank.
6. Dedication and diligence in the workplace, carrying out allotted duties and responsibilities with the utmost professionalism, integrity, honesty, and competence, while also offering recommendations and direction to enhance work processes and elevate performance standards.
7. Demonstrating courtesy and discretion in all interactions, including those with superiors, subordinates, colleagues, and customers, while always upholding the integrity of the position and the bank's reputation.
8. Implementing the directions and orders issued to him by his superiors while keeping the administrative hierarchy in communications functioning in mind.
9. Preserving the funds and assets of the bank while maintaining all its rights and preventing their misuse or unauthorized access or apply it to personal matters, both within and beyond the boundaries of the bank.
10. Ensure the growth of his scientific, practical, and behavioral skills and competence, as well as being informed of, aware of, and executing work-related rules, directions, and decisions.
11. Do not engage in any protest, strike, or sit-in while doing his duties at the bank, nor shall he incite discord or expose personal concerns within the bank.
12. Not to nominate himself or accept his nomination for membership in legislative, municipal, or other similar bodies. He may serve on corporate boards of directors with the consent of the authorized director.
13. In situations involving the custodianship and guardianship of minors, individuals lacking legal capacity, or administrators of the endowment, the employee may serve as an agent provided that they are either entitled to or conditionally appointed by the donor.
14. It is prohibited for an employee, his spouse, or one of his ascendants or descendants to bid in any auction on a property that the bank has placed up for public sale and that belongs to one of the bank's debtors or guarantors.

2.3 Violations

It is not permitted for any employee to participate in or perform any work that is inconsistent with or contradicts the established principles in the guide to professional ethics and etiquette thus, adherence to this Guide is essential, and any violation thereof necessitates disciplinary action against the violating employee in accordance with the regulations and laws in effect at the National Bank of Iraq.

Whereas an employee who violates the professional ethics and etiquette guidelines is susceptible to disciplinary action. According to the list of penalties outlined in the bank's regulations, it approaches the point of expulsion from service.

Among the activities that may result in disciplinary action are:

- Violating the professional ethics and etiquette guide
- Encouraging others to violate the rules of professional ethics and etiquette
- Failure to notify any verified or suspected breach of professional ethics and etiquette guide
- Lack of cooperation during the investigation regarding possible violations of the professional ethics and etiquette guide

2.4 Field of Application

All administrative employees of the National Bank of Iraq is required to abide by the professional ethics and etiquette guide.

This includes permanent and contract employees who work both within and outside the bank.

3. Ethical Standards and Professional Conduct Guide

3.1 General Guidelines

1. These guidelines outline the general duties of employees:
2. Efficiently carries out assigned duties and obligations, accepting directives from superiors and interacting with colleagues in a professional and collaborative manner; maintains the required results in both quantity and quality.
3. Commitment to acceptable appearance that matches the type and location of work, as well as to the formal dress code when attending conferences, seminars, meetings, receiving bank clients, and anybody whose work demands it.
4. Arriving punctually to work and maintaining productivity until the conclusion of designated working hours or the completion of allotted tasks.
5. Carrying out activities and obligations in a safe manner that does not endanger the employee or his coworkers. Employees must also keep the workplace healthy and clean, adhere to security and safety guidelines, and report incidents when it occurs.
6. Not to engage in any partisan, political, sectarian, or associational action that is not permitted within the Republic, or to use his position to further partisan aims or interests.
7. Possession, trading, or consumption of alcoholic drinks or narcotic drugs, possession of weapons and hazardous instruments, or participation in gambling in any form is strictly prohibited in the bank and during official working hours.
8. Receiving visitors who are unrelated to the bank's business during official working hours, as this disrupts business and wastes time that could be utilized to benefit the business.
9. The employee has no right to leave or cease duties for any reason without written authorization from his immediate supervisor or his representative, and he has no right to postpone or refuse to complete duties.
10. Advise against bringing children to the place of employment, and if unavoidable, refrain from leaving them unattended in bank premises and structures.
11. Appointing relatives (of the first or second degree) to the bank is strictly prohibited, with the following exceptions:
 - Disclosure by the employee or applicant in writing of the relationship before appointment
 - Obtaining the authorized director's permission by submitting a recommendation showing the degree of closeness
 - Restricting family members from working in the same department/department/branch.

3.2 Ethics and Values

1. National Bank of Iraq employees must commit to honesty and not intentionally make any false or misleading claims or allegations about any matters related to the bank's activities that may lead to a conflict of interest.
2. Employees of the National Bank of Iraq must uphold the principles of equality, tolerance, and respect for all colleagues' faiths, cultures, and conduct.
3. Employees of the National Bank of Iraq must strive in offering the finest services to customers in a way that fulfills their requirements and expectations to achieve customer satisfaction and to portray a positive and bright image of the bank.
4. Employees of the National Bank of Iraq must preserve their integrity and follow all legislation. The policies are implemented in such a way that they do not jeopardize the bank's status, distort its reputation, or impair the capacity of any of its employees to fulfill their jobs.

5. Employees of the National Bank of Iraq must work as a team to fulfill the bank's objectives, with the goal of always providing excellent service to all customers.
6. Employees of the National Bank of Iraq shall strictly comply to state laws and regulations and not engage in any criminal, fraudulent, illegal, or unethical activity, whether within or outside the bank, or conduct any act linked to such activities.

3.3 Accepting Gifts and Gratuities

1. A gift is anything of value (in kind, money, service, loan, shares, employing an acquaintance...etc.) given to an employee or any member of his family, friends, or relatives without compensation or in exchange for his performance of a service or management of a business or related interest in the National Bank of Iraq's activities.
2. Given the nature of the work in the bank, which requires interaction and dealing with individuals and various local and foreign entities, offering these entities gifts and other souvenirs as an expression of good relationship, hospitality, or certain traditions is not uncommon. Given the misunderstanding of what a gift may imply, such as an attempt to direct, facilitate, or influence the employee's activities and performance, or an attempt to bribe him, employees of the National Bank of Iraq must adhere to the following principles:
 1. Employees are prohibited from accepting gifts, receiving wages, gratuities, or services in return for carrying out their responsibilities or work associated with the bank's operations, except for promotional or in-kind gifts given in the ordinary course of business.
 2. Steer clear of accepting or remitting bribery or any other monetary payment intended to sway business decisions and judgments.
 3. Do not request or accept any amount or financial compensation other than what the employee receives from the bank for any work-related matter.
 4. Immediately report any bribery attempt made to carry out or facilitate any action related to the bank's activities.

3.4 Conflict of Interest

1. Employees of the National Bank of Iraq are primarily responsible to the bank and must refrain from engaging in any activity or transaction that may result in a conflict of personal interests with the bank's interests.

Conflicts of interest can take various forms, and the following rules strive to identify such situations:

1. The employee is prohibited to take advantage of his job position, or the powers bestowed upon him to gain personal benefits or privileges for himself, any member of his family, a relative or friend, or to carry out or assist any partisan or political activity.
2. The employee has no right to maintain any direct or indirect financial interests in the entities with whom he does business with the bank.
3. The employee does not have the right to work for any entity or company that has a relationship with the National Bank of Iraq during or after official working hours, unless prior written consent is obtained from the authorized director and through the Human Resources department.
4. No employee has the right to engage in any external activity that, directly or indirectly, contradicts the values and principles of the National Bank of Iraq or his job obligations and tasks.
5. The employee has no right to work in another job, paid or unpaid, outside of official working hours unless he or she meets the relevant criteria in accordance with the bank's rules, regulations, and legislation. After it has been declared and the necessary approvals from the authorized director have been obtained through the Human Resources Department, it must be outside official working hours and must not cause any obstruction or interruption to his official work in any way, and he must not work overtime for any party or company related to the bank, unless the work is to take care of its own property or in which it is a partner in ownership.

6. The employee commits not to acquire discounts or personal benefits not accessible to the public or bank employees in comparable work positions, whether from suppliers, customers, or any other parties with whom the bank does business.
7. The employee agrees not to conduct any business or exploit the bank's property for personal gain, or to liquidate or relinquish bank property without written authority.
8. It is prohibited to establish partisanship inside the work framework, regardless of its nature, since this may impede or interfere with the operation of the National Bank of Iraq.
9. If the individual is an insider in the bank and desires to purchase the bank's shares, he or she must notify the appropriate authorities, which include the bank's management, the Securities Commission, and the Human Resources Department.
10. Determine the amount of ownership that must be approved if the employee holds a significant percentage of shares in companies affiliated to the bank.
11. The employee is prohibited to negotiate or contract on behalf of the bank with any customer in whom the employee or any of his family has a personal interest.
12. In relation to his job responsibilities or the handling of the accounts or banking transactions of other customers with the bank, the employee is strictly prohibited from accepting any form of agency.
13. The employee is prohibited from borrowing from clients in his name or the name of any of his family members or acquaintances.
14. The employee is prohibited from looking into any credit transaction in which one of the parties includes the employee or any of his friends or family members up to the third degree.
15. In the case of any violation or breach of the principle of conflict of interest, the employee must notify his immediate supervisor, the Director of the Human Resources Department, and the Head of Internal Audit, and appropriate action will be taken.
16. It is prohibited for an employee to transfer or disclose private information that he has access to due to his job and position to the rest of the bank's employees, unless it is a requirement of the work he undertakes.
17. The employee is prohibited from carrying out any paid or unpaid activities related to technical or consulting concerns, or for the benefit of charity institutions or non-profit organizations, without prior clearance from the authorized director.
18. The employee is prohibited from providing expertise regarding accounts or matching scripts and signatures in any court or arbitration committee, and he must inform his direct supervisor if he is summoned to testify in court.
19. Without the director's consent, the employee is prohibited from borrowing from banks or specialized lending institutions.
20. If the employee is experiencing financial uncertainty, he must notify his immediate supervisor and follow his instructions in this respect. In this instance, his employer must promptly contact the authorized director and the Human Resources Department.
21. The employee must comply with the guidelines for sponsoring others and not violate them in any way.

3.5 Equal Employment Opportunities

1. The National Bank of Iraq believes in the principle of equal employment opportunities based on equal treatment of employees without regard to race, religion, sexual differences, beliefs, marital status, any physical disability (unless that disability interferes with work performance), or favoritism toward relatives or friends. The National Bank Iraq is devoted to providing job opportunities based on merit, credentials, and experience. Skills and other work requirements serve as the foundation for all decisions impacting employees and job candidates.
2. The principle of equal opportunity is incorporated in many of the National Bank of Iraq's procedures and processes, including a guide to recruiting, selection, appointment, and promotion, as well as transfer, training, and termination of services, and a salary guide.

3.6 Bank Properties

1. Employees are responsible for the correct use and maintenance of National Bank of Iraq property placed in their custody, as well as any other equipment or devices supplied to them or used by them during the performance of their duties, which includes adhering to the following rules:
 1. Maintaining the safety and cleanliness of the bank's facilities, making the best use of them, and not doing anything that may harm or disrupt those facilities.
 2. Refraining from exercising the bank's resources for non-bank-related tasks with the intention of personal gain or benefit.
 3. Maintaining the bank's property, devices, and equipment (such as telephones, fax machines, printers, computers, projectors, vehicles, and other modes of transportation...) and not using them for personal gain.
 4. Optimal use of office supplies, equipment, assets, and bank facilities to decrease costs and expenses.
 5. No employee may sell or trade in any goods or services inside the bank's offices or facilities unless through operational channels authorized for this purpose.
 6. Report any violation, manipulation, negligence, or waste of public money and bank property by informing the Human resources department.

3.7 Confidentiality and Privacy

1. It is the responsibility of all employees to maintain the confidentiality and integrity of all work, activities, and business secrets, files and documents related to the National Bank of Iraq, whether written or oral, and to avoid disclosing any information to external parties without permission during or after the service period, which includes:
 1. Maintaining the confidentiality of data and information connected to the bank and its operations, as well as items concerning the privacy of which specific instructions, decisions, or regulations have been issued, or which must remain confidential by nature.
 2. Do not release information regarding the bank's services if pricing or financial matters have not been publicly declared, and do not disclose this information to third parties.
 3. Maintaining the confidentiality of the bank's relationships and commercial transactions with suppliers, intermediaries, and other parties, as well as the confidentiality of information related to the entities with which the bank does business.
 4. Protecting people' and colleagues' privacy and not exposing or releasing information in a way that undermines the bank's spirit of cooperation, efficiency, and quality of performance.
 5. Maintaining the confidentiality of records and documents relating to customer information and accounts and not disclosing them in a manner that violates the National Bank of Iraq's directives.
 6. Do not use any information or document to harm an individual, organization, or specific entity with which the bank has a direct or indirect relationship in order to gain personal benefit.
 7. Ensure and take the necessary measures to maintain the confidentiality of information and data distributed via phone, fax, e-mail, or any other methods, as this disclosure may result in harm to individuals or the bank.
 8. It is prohibited to copy correspondence, documents, papers, and other materials associated with the activities and operations of the National Bank of Iraq, as well as any official communication, to achieve personal objectives unrelated to the bank's work. Upon completion of service, the employee must also hand over any documents relevant to the bank's activity.
 9. Managing data, information, documents, and records in accordance with National Bank of Iraq-approved procedures, protecting them in designated secure locations, and preventing unauthorized access to them.

10. The following circumstances are exempt from this, in which information may be disclosed with the approval of the authorized director:
 - a. If the customer has prior written permission to disclose the information.
 - b. In compliance with the Republic of Iraq's rules and regulations, including, but not limited to, the Income Tax Law.
 - c. If the Republic's judicial authorities and relevant courts order the disclosing of particular information, or if the law requires the disclosure of such information.
 - d. If necessary, information related to fraud and money laundering operations is disclosed. In this case, information should only be provided to the relevant security authorities via the bank's legal department.

3.8 Money Laundering

1. Money laundering activities are one of the most serious issues confronting banks and financial institutions throughout the world since they have a detrimental impact on the bank's reputation. As a result, the National Bank of Iraq is dedicated to all regulations and rules aimed at combatting these unlawful operations and preventing their spread via close and ongoing cooperation with the Central Bank and relevant authorities. Therefore, it becomes essential for employees of the bank to adhere to the following guidelines:
 1. Adherence to all guidelines and instructions of the bank related to combating money laundering by reviewing the internal policies and procedures for combating money laundering, as well as the tasks and responsibilities of bank employees at various administrative levels. Full commitment to these policies without any negligence, shortcomings, or laxity.
 2. Reporting the unit responsible for combating money laundering about any suspicious accounts or financial transactions immediately upon identification.
 3. Providing all necessary data and information to the unit in charge of combatting money laundering and internal audit, as well as actively working with them to detect cases of money laundering.
 4. Not hesitating to inquire about any unclear or ambiguous information or procedures regarding anti-money laundering laws and regulations and resorting to the compliance unit to obtain the necessary guidance.

3.9 Harassment

1. The National Bank of Iraq is dedicated to creating a workplace free of harassment, intimidation, and threats. This policy does not cover casual compliments, comments, or other socially acceptable behaviors, but rather physical or emotional harm, personal defamation, and undermining morale, all of which have an impact on the bank's reputation and the efficiency of work performance for the employee and their colleagues. This policy includes the following guidelines:
 1. It is strictly prohibited to engage in any activity that might be deemed harassment, whether by speech, action, physical contact, or causing harm to others' reputations, whether related to employees among themselves or with customers.
 2. Employees must report any incidents of harassment, physical intimidation, or personal defamation to Human Resources or their immediate supervisor without fear of repercussions from any party. This is for the purpose of investigating and taking relevant disciplinary action in line with the bank's laws, regulations, and legislation.

3.10 Information Technology

1. The National Bank of Iraq provides its employees with information technology tools and internet services with the aim of improving efficiency and effectiveness in their work and assisting them in performing their tasks. While this feature is intended to help employees in their work, it can also be misused. The following principles define the basis for the use of these tools and services:
 1. The bank has the right to monitor internet usage and examine any files downloaded or stored on its computer devices to ensure proper use.
 2. Employees are allowed to use the internet for work purposes only, including communication with entities that the bank deals with and colleagues for research purposes and obtaining data and information related to the work of the National Bank of Iraq.
 3. The bank's computer facilities must not be used to violate the laws and instructions of any country or entity.
 4. Employees must provide accurate information when participating in online exchange activities, identifying themselves for activities related to the work of the National Bank of Iraq.
 5. It is strictly prohibited to download, save, or distribute any type of explicit or inappropriate images through the exploitation of information technology. Such actions are considered a violation of the principle of sexual harassment within the bank.
 6. Modifying, deleting, or transferring electronic files that are considered important and related to the bank's activities with the intention of harming an individual or a group of individuals is strictly prohibited.
 7. Respecting the privacy of others and refraining from spying on their files or stealing them for personal gain or harm is mandatory.
 8. Any employee is prohibited from using the computer facilities of the National Bank of Iraq to download or distribute any unauthorized software.
 9. Modifying or updating any programs or applications on the bank's computer devices is prohibited. The Information Technology department is responsible for modifying, updating, or adding to any of these programs and applications.
 10. Necessary precautions and appropriate procedures must be taken regarding the storage of electronic files related to the bank's activities to ensure easy access and prevent loss.
 11. The National Bank of Iraq reserves the right to restrict employees' access to specific electronic websites or programs designated on the network (servers).
 12. Employees are prohibited from using the internet to disseminate any viruses or programs that disrupt the operation of computers, networks, or disable any programs, with the aim of protecting other users or causing harm to them.
 13. Employees are prohibited from copying any data from the bank's computer devices.
 14. Employees must protect their passwords, not share them with anyone, regularly change them, and avoid writing them in prominent places.
 15. Employees must shut down their computer when leaving the bank at the end of the official working hours.
 16. Employees should not allow any external party to perform maintenance on computer devices unless accompanied by the responsible person from the bank, granting them the right to carry out necessary maintenance for the information system.
 17. It is the responsibility of the employee to ensure the implementation of backup procedures for the computer system.
 18. Employees must read and strictly adhere to the Information Security and Computer Usage policies.

3.11 Work Relationships

1. This policy consists of the following rules and principles that govern the employee's internal and external relationships:

Internal Relationships:

a. Relationship with Supervisors

1. Adherence to executing orders and instructions from the direct supervisor in accordance with the hierarchical sequence, except in cases where such orders and instructions are deemed contrary to the laws and regulations applicable within the bank. In such cases, the employee has the right to refuse implementation and must report it to the Human Resources department.
2. Interacting with respect, objectivity, honesty, and refraining from attempting to gain the approval of the direct supervisor through flattery and deception.
3. Collaborating with the direct supervisor to ensure the continuity of work, providing them with complete and accurate information related to the work, and supplying them with all the expertise and knowledge that contributes to the interest of the work.
4. Not withholding any work-related information from the direct supervisor to influence their decisions or impede the workflow.
5. Informing the direct supervisor of any violations, breaches, or challenges that may impact the workflow or any related matters.

b. Relationship with Colleagues

1. Interacting fairly and justly with colleagues, treating them with respect and kindness, and collaborating with them for the common interest to benefit the bank.
2. Avoiding falsely claiming or attributing the results of one employee's work to another; each task should be attributed to the one who accomplished it.
3. Considering the circumstances of any colleague and providing assistance if they encounter specific issues, contributing to the improvement of their performance at work.
4. Avoiding the exploitation of any disputes or conflicts between colleagues for personal gain in any way.
5. Refraining from insulting or personally defaming colleagues or unwarranted interference in their work.
6. Offering advice and guidance to any colleague upon request, contributing to the enhancement of their performance and professional development.
7. Not hesitating to consult colleagues and taking their advice regarding work, as it contributes to progress and improves work efficiency.
8. Collaborating and working with a team spirit, refraining from refusing to work or collaborate with any colleague based on race, origin, religion, belief, social status, gender, or any discriminatory or other motives.

c. Relationship with Subordinates

1. Employees should serve as role models for their subordinates, demonstrating commitment to laws and regulations.
2. Employees should respect their subordinates and engage with them based on justice and equality without discrimination, while evaluating their performance based on uniform standards.
3. Employees are required to improve the capabilities and skills of their subordinates through training, knowledge transfer, and providing the necessary expertise for them to perform their tasks optimally.
4. Employees should consistently motivate their subordinates to improve their performance and address any difficulties they face in their work.

External Relationships

a. Customer Relationships

1. Bank employees are required to deal with all customers with courtesy and respect, applying the principles of justice. This involves fair treatment without favoritism towards any customer based on religious or political bias, regardless of origin, ethnicity, age, or gender.
2. All customer requests should be taken into consideration, and necessary measures should be taken to ensure the highest level of customer satisfaction.
3. The bank and its employees are committed to ensuring fair and effective handling of customer complaints, taking the necessary actions to resolve them and prevent their recurrence in the future.
4. All customer service and sales activities should be characterized by fairness towards all customers. The design and implementation of activities should avoid becoming a logical basis for any complaints. Misleading or unfair sales tactics should also be avoided.
5. The terms of any offer should be clear so that the customer is fully aware of the nature of the presented offer and the resulting obligations. Promotions for the services of the National Bank of Iraq should not contain inaccurate information or claims that could directly or indirectly mislead the customer.
6. Bank representatives, including loan officers, customer service agents, and other employees who have direct contact with customers, must provide accurate and clear answers to any inquiries regarding the services offered.
7. The presentation and explanation of services should be sufficient and precise, especially concerning prices, payment terms, and settlement conditions.
8. The offered promotions should not include any indication of guarantees providing the client with additional features beyond those provided by the National Bank of Iraq.
9. In case employees suspect that a customer's activity is related to money laundering operations, they should report it to the unit responsible for combating money laundering without the customer's awareness.
10. Customer service employees must, when opening an account for a customer, obtain all the required information to professionally identify the customer's identity.

b. Relationship with Suppliers

1. Suppliers are selected competitively based on the overall value of the proposal, including efficiency, quality of service, technology, and appropriate pricing. The terms and obligations imposed between the National Bank of Iraq and suppliers should be exchanged and agreed upon during the supplier selection process and before commencing work, with consideration for payment terms, confidentiality, and intellectual property rights according to the bank's policies.
2. The bank must not engage with suppliers who do not adhere to legal and local requirements, as well as any other standards related to labor, environment, health, safety, and intellectual property rights. The following guidelines regulate the interactions of bank employees with suppliers:
 - a. Avoid exploiting unintentional errors of the supplier.
 - b. Handle information about the supplier with confidentiality.
 - c. Resolve disputes and claims based on facts.
 - d. Avoid favoring a supplier and working with them just because the company is owned or managed by a relative or acquaintance.
 - e. Do not disclose supplier information regarding prices, technology, or any other information without written consent.
 - f. Avoid conflicts of interest when selecting suppliers, including accepting gifts or any other valuable items.

c. Relationship with the media:

The bank's management and its employees commit to the following rules in their interactions with the media:

1. Refrain from disclosing any information to the media, such as newspapers, radio, or news agencies, and avoid informing or supplying the media with any information that should not be disclosed without the required authorization or permission from the authorized manager.
2. Avoid working as an editor in a periodical or temporary publication or direct or indirect involvement in its management unless it is issued by the National Bank of Iraq.
3. Do not provide the media or any external party with false or misleading data or claims that may harm the activities, reputation, and credibility of the bank.
4. Redirect media inquiries or external requests regarding any information related to the activities of the National Bank of Iraq, which are not within the responsibilities or authority of the employee to answer, to the relevant department within the bank.
5. Avoid the bank's management and employees resorting to making comparisons with competitors that may be misleading or conflicting with fair competition rules. Also, the selection of comparison elements should be fair and always based on facts. Deliberate harm to any other banks, whether explicitly or implicitly, should be avoided.
6. Not allowing media to take pictures inside the bank without prior approval from the relevant authorities within the bank and informing the Administrative Affairs Department.
7. Not writing in newspapers and magazines without written consent from the authorized manager.

d. Relationship with Other External Entities

An external entity is any party with an interest in dealing with the National Bank of Iraq from outside the bank, whether they are governmental entities, ministries, other banks, etc. The following considerations should be considered when dealing with them:

1. Dealing with politeness, professionalism, credibility, and transparency.
2. Not exploiting external entities to achieve personal benefits unrelated to assigned responsibilities and tasks.
3. Resolving obstacles and disputes with external entities professionally, based on facts, and attempting to serve them as much as possible.
4. Respecting cultural differences, language, religion, and gender diversity, showing respect to individuals dealing with the bank regardless of their educational background or competence.
5. Complying with the bank's instructions when dealing with external entities, ensuring that dealings with regulatory entities are handled through the Compliance Unit, interactions with correspondent banks through the Correspondent Banks Unit, and interactions with other external entities according to the nature of their jurisdiction.

3.12 Research and Studies

1. Ensuring the accuracy and correctness of the information gathered from its sources to avoid any unintentional errors while respecting intellectual property rights of information sources.
2. Promoting and validating prepared research and studies, facilitating procedures for such research and studies to contribute to supporting and enhancing the bank's operations and improving performance efficiency.
3. Preserving the confidentiality and privacy of information if considered sensitive or subject to restrictions in its circulation, refraining from disclosing individuals included in the study, depending on the nature of the research, and the extent of its confidentiality.
4. Avoiding falsification or manipulation of study results or research with the intention of misleading, as this may harm the bank's operations, individuals, or relevant entities related to the research or study.
5. Not exploiting the subject of research or study and its results to achieve personal goals or gains or for the benefit of external entities.
6. Obtaining prior permission is required to conduct research or studies from the involved party or participate in research or studies when intending to use recording or imaging devices to complete such research and studies.

3.13 Managing Financial Matters

1. All financial transactions must comply with the laws, regulations, and legislations governing the operations of the National Bank of Iraq.
2. Avoid manipulating financial data, entering deceptive or misleading information, and retaining any financing sources or assets unless they are properly recorded in the approved financial records.
3. Document all financial documents (such as contracts, invoices, etc.) and preserve them according to established procedures.
4. Strictly prohibit the purchase of unnecessary materials for the various operations and activities of the bank, or recording expenses for purchases not received, or expenses for materials at inflated prices. Violations of these practices will result in strict disciplinary measures.
5. Report any cases of document falsification or the submission of fake invoices, or expenses for materials at inflated prices, which could be obtained from an alternative source at lower prices, considering the criteria used to select the source and the procedures followed for that purpose.
6. Financial transactions between employees, such as participation in associations or lending money directly or indirectly to the bank's activities, should not have any adverse effects.

3.14 Environment, Health, and Security

1. The National Bank of Iraq is fully committed to ensuring suitable environmental and health conditions and adhering to environmental laws, including those related to security and safety. This commitment is the responsibility of the management and all employees, encompassing the following principles:
 1. The bank must provide a clean and healthy work environment, preventing work-related injuries.
 2. The bank should comply with environmental laws and interests of the communities in which it operates and minimize the use of harmful and environmentally polluting substances.
 3. Employees of the bank should be vigilant during their tasks to avoid exposure to exposed and unsafe wires or working on electrical devices without following the necessary instructions.
 4. The bank must emphasize adherence to general safety procedures and consider avoiding unsafe health conditions that employees may be exposed to.

3.15 Reports and Investigations

1. To enhance a culture of disclosure and transparency in the National Bank of Iraq, all employees must adhere to the following:
 1. Every employee is required to report any violation outlined in this guide, whether it involves clients, violations of bank policies, laws, regulations, or others, to any of the following entities:
 - Direct supervisor and Human Resources Department: for any violation or breach.
 - Internal Audit Department: for cases of fraud and embezzlement.
 - Anti-Money Laundering Unit: for violations of regulations and laws or suspicion of money laundering operations.
 2. Employees should refrain from making serious complaints with the aim of defaming or disparaging colleagues, and strict disciplinary actions will be taken against any employee making false or deceptive allegations.
 3. In case of reporting, the employee has the right to mention their name or choose to remain anonymous.
 4. All reports will be treated seriously, and the bank provides full protection to the reporting employee in case of reporting without proving any malicious intent.
 5. All employees are required to fully cooperate with various investigations related to all types of cases, whether conducted by internal or external investigation committees.
 6. Providing false or misleading statements to internal or external auditors exposes the employee to direct responsibility, leading to disciplinary actions, including termination, and may sometimes be considered a criminal act punishable by law.