

## **NFTE Code of Conduct -**

1. This code will apply to all agents and their representatives involved in sales, marketing and distribution of any financial / payment product of SBI Card.
2. The Agents, Sales Executives/Business Relationship Executive and Tele Marketing Executive working for the Agencies must agree, in writing, to abide by this code prior to undertaking any direct sale or marketing operation on behalf of SBICPSL.
3. All agents and their representatives involved in sales, marketing and distribution of any financial / payment product of SBI Card must mark their attendance in Force24 platform for all days which they have attended/come to office/work.
4. All agents and their representatives should always carry a valid ID Card issued by their respective Agencies. Such Employees should always be dressed in appropriate formal attire. Jeans / T-shirt and open sandals are not allowed.
5. All agents and their representatives should refrain from using inappropriate and abusive language. Intimidation or harassment of any kind, either verbal or physical is strictly prohibited.
6. All agents shall submit only valid & genuine bills / vouchers (in original, where required) for any claim for reimbursement.
7. Unless specifically permitted, mobile phones are not allowed inside the office premises. The mobile phones should be on silent mode & locked in duly assigned drawers/inside the bag during working hours (except-breaks).
8. No agent should use mobile phones for making any sales related calls unless specifically authorized.
9. 100% National Do Not Call Registry check must be done on all data called upon by agents.
10. The lead generation sales call should be made from +140 numbers only.
11. The calling data sheets must be given back to authorized persons every day, post completion of the Tele-calling process on those sheets.
12. Back Check/Common Call must be done for all applications processed as per approved script.
13. No Agent or Data Operator or sales team member to hold any application or customer documents post collection of the same. No applications should be withheld during month end and all the applications should be submitted for onwards processing within designated time.

14. No documents from the customers are to be taken by any agent without customer consent and duly signed and verified. Agents must keep all the customer and company related information strictly confidential. No agent or Data Operator or sales team member record, store document or any customer or company data with him and shall not make copies of or otherwise transfer / email such information to any third party or his / her own personal ID. Any breach of confidentiality of the Customer or company information, may lead to strict action against the concerned agent and the Agency.
15. No agent shall hold or maintain applications of other banks, unauthorized data, bank stamps, letterheads etc.
16. No Agent or Data Operator or sales team member should fudge or tamper any application form, documents, photographs etc. provided by the customers.
17. No Agent or Data Operator or sales team should fudge or tamper any bill.
18. There should be no mismatch in the information in the application form as compared with documents provided by the customer.
19. All Agent or Data Operator or sales team member should provide information and documents submitted by customer only.
20. No Agent or Data Operator or sales team member to misuse/unauthorized use of partner's data, infrastructure or system at any time.
21. There should be No misreporting of numbers/dispatch figures/incentive or any other relevant information.
22. There should be no condoning of deliberate acts of mis-selling or mis-communication by any Agent or Data Operator or sales team member during any month. Any such act should be immediately reported to the concerned authorities.
23. Only those prospects should be contacted who have has expressed their desire to acquire a SBICPSL product through different modes like website, reference, call center, branch etc.
24. Agents must help prospect understand SBICPCL products, services, documents requirements and terms and conditions in a simple manner.
25. Customer must normally be contacted between 10 a.m. – 7 p.m. Avoid calls at a time or at a particular place if requested by the customer.
26. During the call to the Customer agents to identify themselves as only agents of SBICPSL while interacting with the customers and state reason of their call.
27. Do not discuss the product and offer other than the prospective customer or person authorized by the customer on his behalf.
28. Do not mislead the prospective customer on any service /product offered, business or organization's name, or falsely represent yourself. Don't make any false /unauthorized commitment of behalf of SBICPSL for any facility/service.

29. No Agent or Data Operator or sales team member should accept or offer any gift(s)/bribe in cash or kind or any other means to or from prospect to gain favor.
30. Always respect Customer privacy.
31. Do not enter the prospect's residence/office against his/her wishes.
32. Provide your telephone number, supervisor's name or the concerned SBICPSL officer's contact details, if asked for by the customer.
33. Any communication sent to the prospect shall be only in the mode and format approved by SBI Card.
34. OTP or mobile App code must be taken only from customers while application sourcing.
35. Under no circumstance's agent can use his own phone number or that of a family member/colleague for completing the QDE process. Any such issue if reported shall be treated as a serious breach and necessary consequence management shall be invoked.
36. Agents will never use the name of SBI Card or SBI (May be used the name / brand of PSA vendor / partner's client) in any capacity on any media or platform and for addressing grievances will write only to respective employer HR or grievance redressal authorities not to the SBI Card or SBI (PSA vendor / partner's client) officials at any level.
37. It is mandatory to handover any device / assets or company belongings back to the local authorities available at Centre or Locations.
38. In case of rehire, agent must use newly issued ID card not the previously given and not surrendered at the time of separation.
39. All employees of the Agency shall at all times must abide by highest standards of integrity and ethics while applying for, using and closure of any Client's payment/financial product (including Credit Cards) irrespective of the capacity in which they hold such product. All information and documents etc. submitted or shared for availing such products shall be accurate and devoid of any errors, inaccuracy, fabrication or misrepresentation. In the event any such misconduct is detected, then necessary action as per applicable law, code of conduct shall be undertaken.

**The Code of Conduct declaration of to be undertaken from the NFTEs**

I \_\_\_\_\_ resident of \_\_\_\_\_ undertake and confirm that I am aware that my employer, \_\_\_\_\_ ..... has entered into an Agreement with \_\_\_\_\_ (SBI Card) \_\_\_\_\_. I fully understand that this Agreement imposes certain obligations on the personnel. I agree voluntarily to provide this undertaking to ensure my understanding and compliance with these obligations.

1. I understand that I may have access to certain data and documents that may contain confidential information (“Confidential Information”) of SBI Card, Confidential Information includes, but is not limited to any information relating to organizational structure, customer information / data, personnel data, marketing philosophy and objectives, project plans, business initiatives, systems, designs , processes, product features, financial results, and materials related to same, technology, customer lists, product development, advertising or sales programs of SBI Card and any other information which would give SBI Card an opportunity to obtain an advantage over their competitors or which SBI Card is ethically obliged to protect from unauthorized sources. None of such Confidential Information shall be deemed to be in the public domain.

To enable SBICPSL to protect its confidential information, I agree to safeguard all confidential Information and not to reveal, transfer or otherwise disclose Confidential Information to any third party. I will not discuss the confidential information at any public place.

Upon termination of my employment with the employer or otherwise upon my disengagement from the performance of services for SBICPSL, I agree to destroy or return promptly all Confidential Information to SBICPSL including all copies thereof in whatever form, including electronic form.

2. I shall perform my services to the best of my abilities in a bona fide manner and shall exercise due diligence and utmost care, in respect thereof. I will be bound by all the rules, regulations, policies of SBI Card as promulgated from time in relation to my conduct of the services.

3. I understand, acknowledge and agree that if I threaten to or actually breach or fail to observe any of the obligations set forth in this Undertaking then:

a) SBI Card will be subject to irreparable harm and I therefore agree that SBI Card shall be entitled to injunctive relief, damages and/or any other remedies permitted under law, to ensure and enforce my compliance with these obligations provided, however, that no specification herein of any particular legal or equitable remedy shall be constructed as a waiver, prohibition or limitation of any other legal or equitable remedies.

b) My services can be terminated and/or such disciplinary action and/or such legal action taken against me as they may deem fit.

4. I further agree and understand as below:

a. General:

i. I have / shall have a thorough and clear understanding of its key responsibility areas and any

business specific requirements, including the agreed SLAs and the service requirements.

ii. I shall complete all trainings, induction programmes and orientation sessions that SBI Card or my employer may conduct in relation to the services to be performed by the NFTEs.

iii. As per the business requirements given to me, I shall identify myself as a contractor / agent of SBI Card while interacting with any customer or any other SBI Card stakeholder.

Format of the Code of Conduct declaration of to be undertaken from the NFTEs

iv. I shall carry a valid Identity card issued by my employer.

v. I shall not use any inappropriate and abusive language.

vi. I shall adhere to all applicable policies and processes of SBI Card, while performing their duties.

vii. I shall take good care of the physical assets / resources provided by SBI Card, including Desktops, laptops, mobile phones.

viii. I shall ensure strict confidentiality of any or all confidential and proprietary information / documents / data of SBI Card (please refer to the section C below for more detailed responsibilities of the NFTEs in this regard).

i. I shall adhere to an appropriate dress code.

ix. I shall take due care of the SBI Card property and ensure that no damage is caused to such property.

Name Of the NFTE: \_\_\_\_\_

Function:

Signature \_\_\_\_\_

Date: \_\_\_\_\_