



OUR GOOD PRACTICES GUIDE

OUR PRINCIPLES TO BUILD THE FUTURE



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During 2014 CACIB launched several initiatives to strengthen its compliance and risk culture. One of the steps is now to spread a common base of principles in order to align our behaviour with our values and to guide us everyday in a changing and increasingly demanding environment.

To be a CACIB member of staff is to support these principles that must guide our behaviour and our relations with our internal and external partners.

I ask you all to give life to these principles on a daily basis; they contribute and will contribute in the future to CACIB's strength.





responsibility
&
integrity

I act with integrity and in a responsible manner analysing the risks and consequences of my actions.



I set an example to others while carrying out my duties and I encourage best practices and proper behaviour.

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I do not condone misconduct or any kind of suspicion of fraud, corruption or violation of rules.

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I report to my line management any misconduct or breach and, if necessary, I follow the Bank's whistleblowing procedure.

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I promote a culture based on ethics, integrity and transparency.

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I am transparent in my dealings with my colleagues, my line management,

my clients, the Bank's independent Functions and the Bank's regulators.

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I am primarily responsible for my actions and decisions and I take responsibility for the consequences of these.

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I only perform operations / processes that I understand and for which I have the appropriate expertise and delegation.





expertise
&
challenges

I pay close attention to my environment to strengthen our technical expertise, adapting this to the needs of our clients and contributing to CACIB's and to the Group's performance.



I keep up to date with market developments and changes in regulations that could impact my activity and I adapt my work practices accordingly.

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I carry out my responsibilities in an innovative manner, while systematically assessing the risks involved and proposing solutions to mitigate them.

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I keep up to date with market practices to strengthen my/our technical expertise and enhance the service we offer our clients.





co-operation
&
team spirit

I work to promote cooperation within the Bank and the Group, one of the keys to our abiding success and our business appeal.

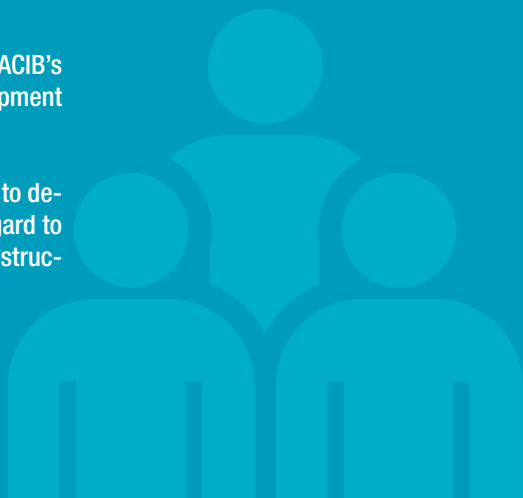
I encourage team spirit and cooperation with other business lines/support functions within the Bank and the Group to successfully perform our tasks and projects.

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I actively participate to achieve CACIB's and the Group's goals and development projects.

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I show courage and critical thinking to defend my ideas, while paying due regard to my colleagues and clients in a constructive approach.





**I act with respect towards others,
regardless of any differences
between us.**

I adopt a respectful attitude towards all the persons I work with.

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I participate in creating a working environment free from any form of discrimination, intimidation or harassment.

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I share and maintain the values of “respect” with my colleagues, internal and external clients and suppliers.





commitment
to client
service in the
long-term

I develop a long-term relationship with my internal and/or external clients built on trust and transparency.

I contribute to knowing my clients and understanding their needs.

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I do not hesitate to challenge their requests to ensure that they are suitable with their needs and compliant with the applicable regulations.

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I treat my clients fairly and I provide them with clear and not misleading information.

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The relationship with my clients and partners is based on a fair and long-term partnership.

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I support the CA Group's commitments on Corporate Social Responsibility (CSR) and Sustainable Development.

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My actions are driven by the long term, even if it is at the expense of short-term opportunities.

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I do not hesitate to recommend changing my clients' requests or to decline them, if they are against their own and/or the Bank's interests





promotion
of the bank's
reputation

I promote CACIB as a Bank concerned with complying with the rules in force. In all my actions and decisions, I protect its reputation and I avoid any behaviour that could damage it.



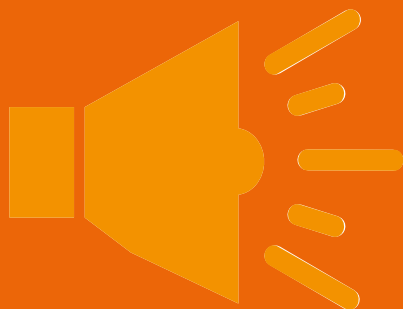
I am accountable for the Bank's image that I convey, whether internally or externally.

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I protect the Bank's reputation both in private and in public.

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I use the Bank's IT tools in a professional, circumspect and diligent way.





knowledge
& adherence to
rules

I know and abide by the laws, regulations, codes, professional standards and Bank rules that apply to my activities at both local and international levels.

I rely on the Bank's internal resources to stay updated about the regulatory developments that could impact my duties.

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Before I take any action or decision, I ensure that it does not breach any internal or external rule or create situations of potential professional or personal conflicts of interests. When in doubt, I refer to my manager or to Compliance.

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I act in accordance with market integrity standards, avoiding any behaviour or action which may give a false or misleading view of the market.

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I will not circumvent a rule, even if to solve a problem or to help a client or the Bank.

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I will keep confidential any Bank or client information disclosed to me.



