

## CHAPTER VII

### GENERAL DISCIPLINE

#### Article 26 : Employee Obligations

Banks' employees of whichever category shall abide by the following provisions :

- 1- Employees shall, under pain of the penalties prescribed in this Agreement, strictly observe the regulations of the Bank and carry out the instructions received from their supervisors, within the framework of these regulations.
- 2- Every Employee who notices a mistake or negligence on the part of another employee, shall make an immediate report thereof and submit it to his/her direct Supervisor, and send also a copy of it to the Branch Management.  
Every Employee who does not abide by the obligations prescribed in this clause will be considered as responsible as the employee committing this mistake or negligence which he/she did not report.
- 3- Any employee who desires to present a personal memorandum or objection to a decision taken against him/her shall do so through one of his/her supervisors.
- 4- All employees are required to keep the professional secret, whether as regards the Bank's own operations or as regards the operations performed for third parties.  
The breach of professional secrecy is in all cases a serious violation which subjects the employee to severe penalties.
- 5- All employees shall, throughout their period of service, adopt complete neutrality with regard to political and religious subjects.  
They shall, in particular, refrain from making any comments on the acts and decisions of the Official Authorities.
- 6- All employees shall deal with bank clients with politeness and respect.
- 7- Every employee joining a party, an association, or any bloc whatsoever, except the Union and the Banking Athletics Society, does so in his/her personal capacity and outside his/her being an employee of the Bank.
- 8- Every employee is forbidden, save with a written permission of the Management, from exercising an employment or acquire benefits in a financial, commercial, industrial or agricultural establishment or otherwise.  
"Benefits" within the meaning of the preceding paragraph, means every financial participation whatsoever : partnership (Société en nom collectif), limited partnership, (société en commandite simple), or a mere loan, as well as contributions in kind from companies. Joint-stock companies (Sociétés nonynms) form an exception, in which, according to his/her wish, an employee can be a shareholder, holder of founders' shares (Parts de fondateur) or debenture holder.
- 9- An employee absent on grounds of "*force majeure*" shall notify the fact to his/her supervisor without delay and shall mention the reasons for his/her absence.  
If he/she is absent on grounds of health, he/she shall produce a medical report given by a physician acceptable to the Bank.

10- Even on holidays, an employee who holds the office of head of a branch or an employee who has in his/her possession the key of a box containing sums of money or valuable documents, may not be away from the locality in which the branch is located without notifying the Management of the fact.

In all events, the above-mentioned employees shall leave word at their homes of their exact location.

11- All employees are prohibited from receiving personal visitors in their office, who have no relationship to the job.

12- Every employee is forbidden from borrowing sums of money without informing his/her Management in writing.