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I Process Liaison and Consultancy OPC / Handbook



CODE OF CONDUCT



President's Message

For the iPROCESS Code of Conduct

Dear iPROCESS Team,

It is with great pride and responsibility that I present to you the iPROCESS Code of Conduct—a vital guide that reflects not only the standards we uphold but also the values that define who we are.

At iPROCESS Liaison and Consultancy OPC, we are more than a company—we are a mission-driven organization committed to ethical service, financial inclusion, and the responsible empowerment of individuals and communities. This Code embodies our collective commitment to integrity, transparency, accountability, and professionalism in every task we undertake.

As we continue to grow and partner with local and national institutions, our actions reflect the principles we stand for. Whether we are onboarding merchants, managing finances, representing the brand, or simply making daily decisions—each action matters. This Code is your compass, ensuring that our shared goals are achieved the right way. I urge each of you to read this carefully, embrace its principles, and apply them consistently. Let it guide your decisions, protect our company's reputation, and help create a culture rooted in trust and excellence.

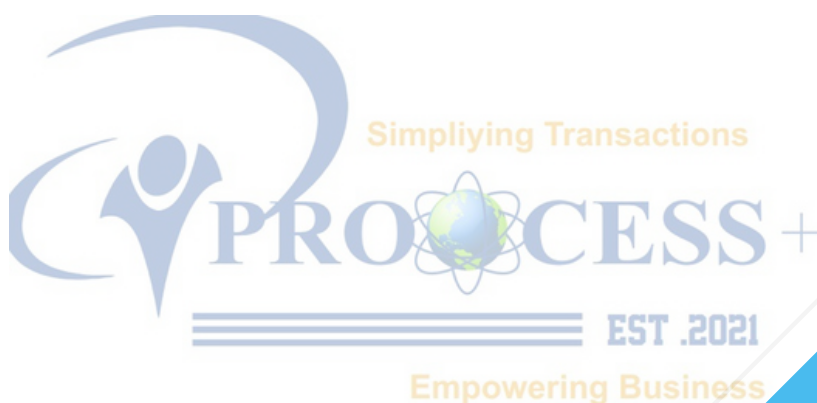
Thank you for being part of iPROCESS. Let us continue to lead with purpose, act with honor, and serve with passion.

With trust and determination,

CALVERT MONTANO CHAVEZ

President

iPROCESS Liaison and Consultancy OPC



I Process Liaison and Consultancy OPC / Handbook

1. CODE OF CONDUCT

1.1 PREAMBLE:

I Process Liaison and Consultancy OPC, expects all its employees, business coordinators, district coordinators/managers BDO's and officers and its Board of Directors to act in accordance with high professional and ethical standards. You must be, and be seen to be, committed to integrity in all aspects of your activities and comply with all applicable laws, regulations and internal policies. In accepting a position with I Process Liaison and Consultancy OPC, or any of its subsidiaries, each of you becomes accountable for compliance with the law with the iProcess Liaison and Consultancy OPC, code of conduct ('the Code'), and with policies of your respective business units. The standards of the Code are not necessarily prescribed by the regulators – they are something, which a well-respected institution must have in place and adhere to on an ongoing basis. We therefore expect a high level of ethical conduct. You must conduct your duties according to the language and spirit of this Code and seek to avoid even the appearance of improper behavior. You should be aware that even well-intentioned actions that violate the law or this Code may result in negative consequences for iProcess Liaison and Consultancy OPC and for the individuals involved. While covering a wide range of business practices and procedures, these standards cannot and do not cover every issue that may arise, or every situation where ethical decision must be made, but rather set forth key guiding principles that represent I Process Liaison and Consultancy OPC policy.

1.2 CONFLICT OF INTEREST AND OUTSIDE ACTIVITIES

1.2.1 Conflict Of Interest – general principles

Conflict of interest can occur if our business practices sacrifice interests of one set of customers in favor of another or place business interests ahead of customers

You would be expected to be sensitive to any activities, interests or relationships that might interfere with or even appear to interfere with, your ability to act in the best interests of I Process Liaison and Consultancy OPC, and its customers. Examples of situations that could involve conflict of interest include:

- a)** Selling a product that is profitable for I Process Liaison and Consultancy OPC, but not appropriate for the customer.
- b)** Ownership, by employees or their family members, of a significant interest in any outside enterprise, which does or seeks to do business with or is a competitor.
- c)** Acting as a broker, finder, go-between or otherwise for the benefit of a third party in transactions involving or potentially involving I Process Liaison and Consultancy OPC or its interests.
- d)** Working, in any capacity, for a competitor, customer, supplier or other third party while employed by I Process Liaison and Consultancy OPC.
- e)** Competing with I Process Liaison and Consultancy OPC, for the purchase or sale of property, products, services or other interests.
- f)** Having an interest in a transaction involving, I Process Liaison and Consultancy OPC, a competitor, customer or supplier (other than as an employee, business coordinator, district coordinator or officer of I Process Liaison and Consultancy OPC, and not including routine investments in publicly traded companies);
- g)** Directing business to a supplier owned or managed by, or which employs, a relative or friend.

1.2.2 Conflict of interest arising out of personal Investments

While undertaking the personal investments, it should be borne in mind that such investments might not: Affect or appear to affect your ability to make unbiased business decisions for iProcess Liaison and Consultancy OPC Be contrary to I Process Liaison and Consultancy OPC interests (e.g., using proprietary knowledge obtained through the course of employment to make investments that are not in the best interest of iProcess Liaison and Consultancy OPC.)



Be in the businesses of I Process Liaison and Consultancy OPC.'s customers, suppliers, or Competitors that could cause divided loyalty, or even the appearance of divided loyalty.

1.2.3 Do Conflict of Interest – Dos and Don'ts

Act in the best interests of **I Process Liaison and Consultancy OPC.** and its customers and handle activities, interests or relationships in a sensible manner. Disclose declare to iProcess Liaison and Consultancy OPC. About any employment position honorary salaried or support given to any external entity competing not competing with iProcess Liaison and Consultancy OPC Business. Handle Conflict of interest as mentioned above. Undertake personal investments or outside activities that create conflicts of interest

1.3 PRIVACY / CONFIDENTIALITY

1.3.1 Proprietary and Confidential Information

You must always protect the confidentiality of proprietary and confidential information you obtain or create in connection with your activities for **I Process Liaison and Consultancy OPC.**, in accordance with the applicable law. Your obligation to protect **I Process Liaison and Consultancy OPC.**'s proprietary and confidential information continues even after you leave the company, and you must return all proprietary information in your possession upon leaving

I Process Liaison and Consultancy OPC.

Proprietary and confidential information include any system, information or process that gives **I Process Liaison and Consultancy OPC.** an opportunity to obtain an advantage over competitors; non-public information about **I Process Liaison and Consultancy OPC.** businesses, its customers and its employees, any other non-public information received. Proprietary and confidential information about **I Process Liaison and Consultancy OPC.**, a customer, supplier or distributor, should not be disclosed to anyone (including other employees)



- not authorized to receive it or has no need to know the information, unless such disclosure is authorized by the customer, etc., or by law, appropriate legal process or appropriate internal authorities. Intellectual property of I Process Liaison and Consultancy OPC, such as trade secrets, patents, trademarks and copyrights, as well as business, research and new product plans, objectives and strategies, records, databases, salary and benefits data, employee medical information, customer, employee and suppliers lists and any unpublished financial or pricing information must also be protected. Unauthorized use or distribution of proprietary information violates the internal policies and could be illegal. Such use or distribution could result in negative consequences for both I Process Liaison and Consultancy OPC, and the individuals involved, including potential legal and disciplinary actions. Acts of ignorance that could lead to such proprietary information, especially through electronic means – like CDs/usb/electronic mail etc., may lead to investigation and probe against the employees. We, at I Process Liaison and Consultancy OPC, respect the proprietary rights of other companies and their proprietary information and require you also to observe such rights.
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1.3.2 Privacy of Employee Information

At I Process Liaison and Consultancy OPC, we recognize and protect the privacy and confidentiality of employee medical and personal records. Such records would be shared strictly on need-to-know basis or as required by law, rule and regulation or when authorized by the employee or as per subpoena or court order and requires approval by internal counsel.

1.3.3 Privacy and Confidentiality – Do's and Don'ts

Do

Properly control access to your work areas and computers
Ensure appropriate destruction of business-related documents when not required for work
Obtain any relevant information directly from the person concerned
Protect the physical security of official information



- Access to information or data by outsourced will also be subjected to the relevant employee's accountability, in case such data is misuse Keep customer information secured at all times and uphold I Process Liaison and Consultancy OPC. Privacy Promise for customers Limit access to information strictly to those with a legitimate business reason for seeking that information Comply with local data protection and privacy laws that affect the collection, use and transfer of personal customer information While accessing Intranet and Internet, ensure compliance with internal policies and procedures Ensure that worldwide electronic information exchange and dialogue, electronic business dealings are all as per internal policies and procedures

Do not

- Discuss sensitive matters or confidential information in public places Transfer official information into personal databases or carry hard copies of official information (otherwise than for official purposes) outside the office, without prior permission from your superior Pass information, in any manner, directly or indirectly to any recruitment/search agencies or to competitor or any other organizations

1.4 GIFTS AND ENTERTAINMENT

1.4.1 Accepting Gifts and entertainment- General Principles

In general, all staff should not accept gifts – anything of value (including entertainment) from current or prospective customers or suppliers, unless it is in accordance with the Code.

1.4.2 Giving gifts and entertainment – Bribery and corruption



Bribery /Corruption is defined as the receiving or offering of an undue reward to any third party. You must note that I Process Liaison and Consultancy OPC. follows zero tolerance approach towards Bribery and Corruption. You must not make any payment to or for anyone for the purpose of obtaining or retaining business or for obtaining any favorable action. If you are found to be involved in making such payments, you would be subject to disciplinary action as well as potential civil or criminal liability for violation of the Code. You should not offer or give any funds or property as donation to any government agency or its representatives, in order to obtain any favorable performance of official duties. While you are expected to put in best of your efforts in every transaction, you will not be penalized by I Process Liaison and Consultancy OPC. for delayed performance of a transaction solely on the grounds of refusal to pay bribes.

1.4.3 Gifts and entertainment – Do's and Don'ts

Do

Accept gifts only if it is in line with the Code and related internal guidelines

Do Not

Make any payment to or for anyone that could tantamount to bribe /corruption

1.5 PROTECTING I Process Liaison and Consultancy OPC.'S ASSETS

Protecting I Process Liaison and Consultancy OPC's assets against loss, theft or other misuse is the responsibility of every employee, business coordinator, district coordinator and officer. Loss, theft and misuse of I Process Liaison and Consultancy OPC.'s assets directly impact our profitability. Any suspected loss, misuse or theft should be reported to your supervisor or the Chief Financial Officer.



1.5.1 Protecting I Process Liaison and Consultancy OPC.'s Assets – Dos and Don'ts

Do

Use I Process Liaison and Consultancy OPC. assets (physical and intellectual) only for official purposes I Process Liaison and Consultancy OPC Report any misuse by any employee, outsourced or agents of I Process Liaison and Consultancy OPC. That comes to your notice.

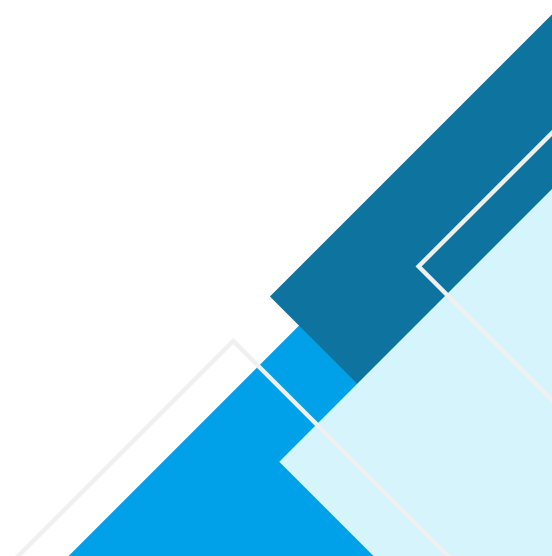
Do not

Copy, sell, use or distribute information, software and other forms of intellectual property in violation of licenses Misappropriate I Process Liaison and Consultancy OPC. assets as it is a breach of your duty and may constitute an act of fraud against I Process Liaison and Consultancy OPC. Use official resources in another business in which you, a friend or family member is involved Use official stationery, supplies, and equipment for personal or political matters.

1.6 WORKPLACE RESPONSIBILITIES

1.6.1 Fair Employment Practices and Diversity

- I Process Liaison and Consultancy OPC. is committed to adoption of fair employment practices. It ensures diversity of workplace through efforts to recruit, develop and retain the most talented people from a diverse candidate pool. It upholds the principle that advancement is based on talent and performance and there is a commitment to equal opportunity. As a fair employment practice, we expect that you shall not (during the course of your service or upon cessation of your service for a period of six months from the date of cessation) directly or indirectly on your own accord or on behalf or in conjunction with any other person, convey or solicit or attempt to work or induce any employee or





business associate to leave their current employment with I Process Liaison and Consultancy OPC. and join the service of any competitor.

1.6.2 Fair Competition

Although it is common to gather information about the general marketplace, including competitors' products and services, the Company wants to compete fairly.

1.6.3 Drug Free Workplace

You should ensure that your workplace is healthy and productive and free from drugs

1.6.4 Discrimination and Harassment and Intimidation

I Process Liaison and Consultancy OPC. is committed to prohibition of harassment and intimidation of employees in the workplace. I Process Liaison and Consultancy OPC. discourages conduct that implies granting or withholding favors or opportunities as a basis for decisions affecting an individual, in return for that individual's compliance. Such harassment is the easier form of harassment to identify because it takes the form of either a threat or a promise, whether explicit or implied. I Process Liaison and Consultancy OPC. has a Gender-Neutral Policy that prohibits unwelcome advances, requests for sexual favors, or other verbal or physical conduct where such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.

1.6.5 Safety in the Workplace

I Process Liaison and Consultancy OPC. considers safety of employees as the primary concern. I Process Liaison and Consultancy OPC. is committed to safety of employees and expects its businesses and employees to comply fully

- with appropriate laws and internal regulations. I Process Liaison and Consultancy OPC. encourages responsible behavior of its employees and colleagues that result in the best possible accident prevention measures. This applies both to the technical planning of workplaces, equipment, and processes and to safety management and personal behavior in everyday workplace.



Your work environment, therefore, must conform to the requirements of health-oriented safety design and you must constantly be attentive to safety principles.

1.6.6 Fair Treatment of counter-parties

The quality of our relationships with our suppliers and other external counter-parties often has a direct bearing on the quality of our products, services and ultimately our customer relationships. We therefore expect our suppliers to operate to the same standards as we expect of ourselves. All such relationships with external counter-parties should be conducted in professional and impartial manner. Vendor selection and hiring decisions must be made objectively and in best interest of I Process Liaison and Consultancy OPC., based on evaluation of integrity, suitability, price, delivery of goods/ service, quality and other pertinent factors. You should commit to fair contract and payment terms with them in return of good service at a good price supplied in a responsible manner. Your personal relationship with contractors, suppliers and vendors should be disclosed to your superior at the time of entering into the transaction and should not influence decisions made on behalf I Process Liaison and Consultancy OPC. Negotiations with customers and potential customers should be conducted in a professional manner. Vendors or suppliers should not be used for any personal purposes, so as to have any conflict of interest while dealing with them.

1.6.7 Corporate Opportunities

Employees, business coordinators, district coordinators and officers are prohibited from taking for themselves business opportunities that arise through the use of corporate property, information or position. No employee, business coordinator, district coordinator or officer may use corporate property, information or position for personal gain, and any employee, business coordinator, district coordinator or officer may compete with iProcess Liaison and Consultancy OPC. Competing with I Process Liaison and Consultancy OPC. may involve engaging in the same line of business as iProcess Liaison and Consultancy OPC., or any situation where the employee, business coordinator, district coordinator or officer takes away from I Process Liaison and Consultancy OPC. opportunities for sales or purchases of property, products, services or interests.



1.6.8 Contact with Media

In order to pro-actively manage our reputation with the media and to ensure consistency of messages, interaction with media must only occur with the prior approval of Corporate Communications team (Board Approval).

1.6.9 Workplace responsibilities – Do's and Don'ts

.Do

Respect personal dignity, privacy, and personal rights of every individual Work together with women and men of various nationalities, cultures, religions, and races in a professional manner Be open and honest and stand by your responsibility Treat our customers, suppliers, competitors and employees fairly Maintain the safe and healthy working environment provided by the company Be committed to prevent wasteful use of natural resources

Do not

Discriminate, harass or offend anybody by whatever means, be it sexual or otherwise Use I Process Liaison and Consultancy OPC, systems to transmit or receive electronic images or text of a sexual nature or containing ethical slurs, racial epithets or other harassing, offensive or lewd materials Obtain competitive information by unethical or illegal means, such as corporate espionage or improper access to confidential information Engage in contacts with competitors that could create even the appearance of improper agreements, whether the contact is in person, in writing, by telephone or through e-mail Take unfair advantage of anyone through manipulation, concealment, abuse of privileged information, misrepresentation of material facts or any other unfair dealing practice Do not issue directives to violate the terms of vendor's contracts

1.7 RAISING ETHICAL ISSUES

I Process Liaison and Consultancy OPC encourages employees to report to their supervisor /HR/compliance, concerns and suspected violations of the Code, internal policies, external legal and regulatory requirements etc. You may choose to remain anonymous if you wish. All significant breaches should be escalated immediately. I Process Liaison and Consultancy OPC, will conduct prompt and thorough investigations of alleged violation and take appropriate corrective action. Retaliatory action against an employee for making a good faith report is prohibited. HR takes appropriate actions against individuals who have broken laws, rules and regulations. An employee who knowingly violates the internal policies and guidelines shall be subject to disciplinary action, including demotion or dismissal. In case of any doubts in undertaking any new role, assignment or responsibilities, please ensure all dos and don'ts are well understood, so as to avoid pleading ignorance by overstepping on some protocols.

1.7.1 Investigations

You are required to cooperate fully with authorized internal and external investigations. Making false (or misleading) statements to regulators/auditors/ I Process Liaison and Consultancy OPC, representatives during investigations can be a criminal act that can result in heavy penalties.

1.7.2 Raising ethical issues – Dos and Don'ts

Do

Report to your supervisor /HR /compliance, concerns and suspected violations of the Code, internal policies, external legal and regulatory requirements etc.



Knowingly withhold information that raises ethical questions and bring such issues to the attention of senior management. Destroy records that are potentially relevant to a violation of law or any litigation or any pending, threatened or foreseeable government investigation or proceeding.

1.8 SPECIAL RESPONSIBILITIES OF SUPERIORS AND MANAGERS

In addition to responsibilities as employees, supervisors and managers must abide by the:

- **Duty of selection** – Carefully select the employees for a job in light of their personal and professional qualifications. The duty of care increases with the importance of the obligation to be entrusted to the employee
- **Duty of instruction** – Formulate obligations in a precise, complete, and binding manner, especially with a view to ensure compliance with provisions of instructions.
- **Duty of monitoring** – Ensure that compliance with provisions of applicable laws / regulations is monitored on a constant basis (duty of monitoring).
- **Duty of communication** – Communicate to the employees that any violation of the applicable laws / regulations are disapproved of and would have disciplinary implications.

1.8.1 Special responsibilities – Do's and Don'ts

Do

Strive to create and sustain an environment that promotes ethical behavior Assist your staff to understand and apply the internal policies and procedures Encourage and practice whistle blowing, so as to avoid any doubts later as to an offence being committed with your knowledge, which could be construed as connivance by the employee

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- Issue directives to violate the terms of internal policies /procedures

1.8 Compliance with laws, rules and regulations

It is I Process Liaison and Consultancy OPC's Policy to maintain an open and co-operative relationship with our regulators and to comply with all applicable laws, rules and regulations. The Company also disseminates information regarding compliance with laws, rules and regulations that affect business.

Violation of the law must be avoided under any circumstances, especially violations that attract punishment of imprisonment, monetary penalties, or fines. Notwithstanding the legal consequences of such violation, any employee found guilty will be additionally liable to disciplinary actions, initiated by the company for violating the Code. Particular care should be taken to act legally in those areas where the law is evolving rapidly or is being extended to cover activities that have not been covered by legal requirements in the past.

Compliance – Do's and Don'ts

Do

Comply with all applicable laws, rules and regulations
Contact with regulators through designated officials as per internal guidelines

Not

Commit an illegal or unethical act, or instruct others to do so, for any reason
Commit such acts simply because you see someone else doing it, or your supervisor not warning you.



1.9 KEY IRREGULARITIES

While the Company believes that the employees would realize and appreciate the need to follow this Code in letter and spirit, in an unfortunate incident or act of breach, corrective and deterrent action becomes unavoidable. Therefore, any breach of the stipulations mentioned in the Code should be treated as misconduct for which appropriate penalty would be imposed. Based on the intent, seriousness and mitigating /extenuating circumstances of such non-compliance the breaches can be broadly classified into four categories as detailed hereunder.

Habitual Irregularities

Repeated negligence in performing duties, depending on the gravity and consequences to the Company may fall under this category. Illustrative behavior includes:

Unpunctual or irregular attendance, leaving workplace without permission, habitual or Negligence prolonged absence without leave or failure to take do dare while obtaining and preserving documents/records Negligence or failure to ensure accuracy and timely completion of work Indecent/discourteous behavior with customers, employees, superiors etc. Not following the prescribed dress code Showing an intransigent or unreasonably negative attitude to management and /or fellow employee's minor breach of health and safety requirements smoking in a non-designated area careless use of the company's equipment or furniture refusing to attend nominated training programs unless agreed upon with superior use of foul or abusive language (whether verbal or in writing) refusing a reasonable request to moderate changes in responsibilities if such a change is a business necessity Being under the influence of alcohol and /or drugs not medically prescribed when at work (whether on I Process Liaison and Consultancy OPC, premises or otherwise)



Consumption or being under the influence of drugs not medically prescribed and /or excessive alcohol at a management sponsored event Indulging in habitual errors, negligence while performing duties

Gross /serious violations

Any act which is in breach of the Code, internal policies /procedures and which may cause financial loss or reputation risk to the company falls under this category. Illustrative behavior under this category includes: Failing to comply with I Process Liaison and Consultancy OPC, policies, procedures, rules and working practices Obstructing the customers from dealing with I Process Liaison and Consultancy OPC, or obstructing other employees from discharging their responsibilities Engaging in any other trade /business /employment while in the employment of the company without confirming with your supervisor Participation in any demonstration against the company or its Officials Accepting gifts and favors from clients and vendors in violation of relevant guidelines Disrupting /slowing down of continuous customer service or work, in the branch or office partner merchants – either solely or by way of participation in strike. Taking a decision which has financial implications favoring you or any of your team member or relatives Involvement in harassment including sexual harassment or racial harassment Failure to take all possible steps to protect the interest of I Process Liaison and Consultancy OPC, and to perform duties with utmost integrity, honesty, devotion & diligence Indulging in any act which is likely to cause damage /loss to the property and which are prejudicial to the reputation and interest of I Process Liaison and Consultancy OPC. Failure to act in the best judgment while performing duties as well as while exercising delegated power entrusted by, I Process Liaison and Consultancy OPC.

Failure to avoid indebtedness in any manner while in service engaging in and /or facilitating any financial dealing/s including money lending whatsoever with colleagues Any act which brings or has the potential to bring disrepute to the image of I Process Liaison and Consultancy OPC, at all times



Fraudulent Irregularities

Any act with a fraudulent or malafide intention irrespective of whether there was any financial loss or loss of reputation of I Process Liaison and Consultancy OPC . falls in this category . Some illustrative behavior under this category would include :

Suppressing or misrepresentation of facts Any act of creation acceptance of fake incorrect fraudulent records or manipulation of records with fraudulent intention i . e . , fudging of records , MIS records etc . Failure of due diligence in any deal transaction to avoid any possibilities of a fraud or money laundering Theft or pilferage or any dishonest act Involvement in any act in the area of corruption , misuse of office , criminal offence , suspected or actual fraud etc .

Irregularities in High-Risk Areas

Any act which may not be apparently with fraudulent intention but are considered as High- Risk area irrespective of any financial loss or loss to the reputation of iProcess Liaison and Consultancy OPC . falls in this category . This includes : Failure to act in spite of having knowledge of wrong things being practiced , Failure to take corrective steps to stop such wrong practices , Failure to escalate such matters to higher authorities

The areas considered , as High Risk will be assessed by the Senior Management of the Company . The Senior Management of the Company will also have the power and authority to notify the list of High-Risk areas from time to time . It must be noted that irregularities cited in the above categories are indicative in nature and the lists are not exhaustive .

1.10 DISCIPLINARY PROCEDURES

PURPOSE

This document defines the disciplinary procedure for employee related misconduct /offence in I Process Liaison and Consultancy OPC and its Partners Merchants.

SCOPE

This procedure is pertinent to all on roll & contractual employees and Partners Merchants, including trainees /Management Trainees in I Process Liaison and Consultancy OPC, and its group companies.

OBJECTIVES

iProcess Liaison and Consultancy OPC believes that the majority of our employees accepts the need for standards of work and behavior and do not find any difficulty in abiding by them. However, if any employees fails to achieve the required standards of work or conduct, disciplinary action will be taken in a fair, objective, consistent and reasonable manner.

DEFINITIONS /ABBREVIATIONS

Serial No	Acronyms /terms to be defined	Definition
	IC	Investigation Committee
	IR	Investigation Report
	DAC	Disciplinary Action Committee
	DDR	Due Diligence Report
	SCN	Show Cause Notice



PROCESS

The procedure is designed to establish the facts quickly and to deal consistently with disciplinary issues. No disciplinary action will be taken until the matter has been fully investigated.

When handling employee disciplinary issues, the following guidelines shall be followed:

- Employee-related Misconducts are categorized as Minor, Major and extreme, which is covered in the Disciplinary Procedure.
- Committee (DAC) members or to chairman and or President.
- An issue or misconduct can be reported by an employee every misconduct/violation should be highlighted to disciplinary action.

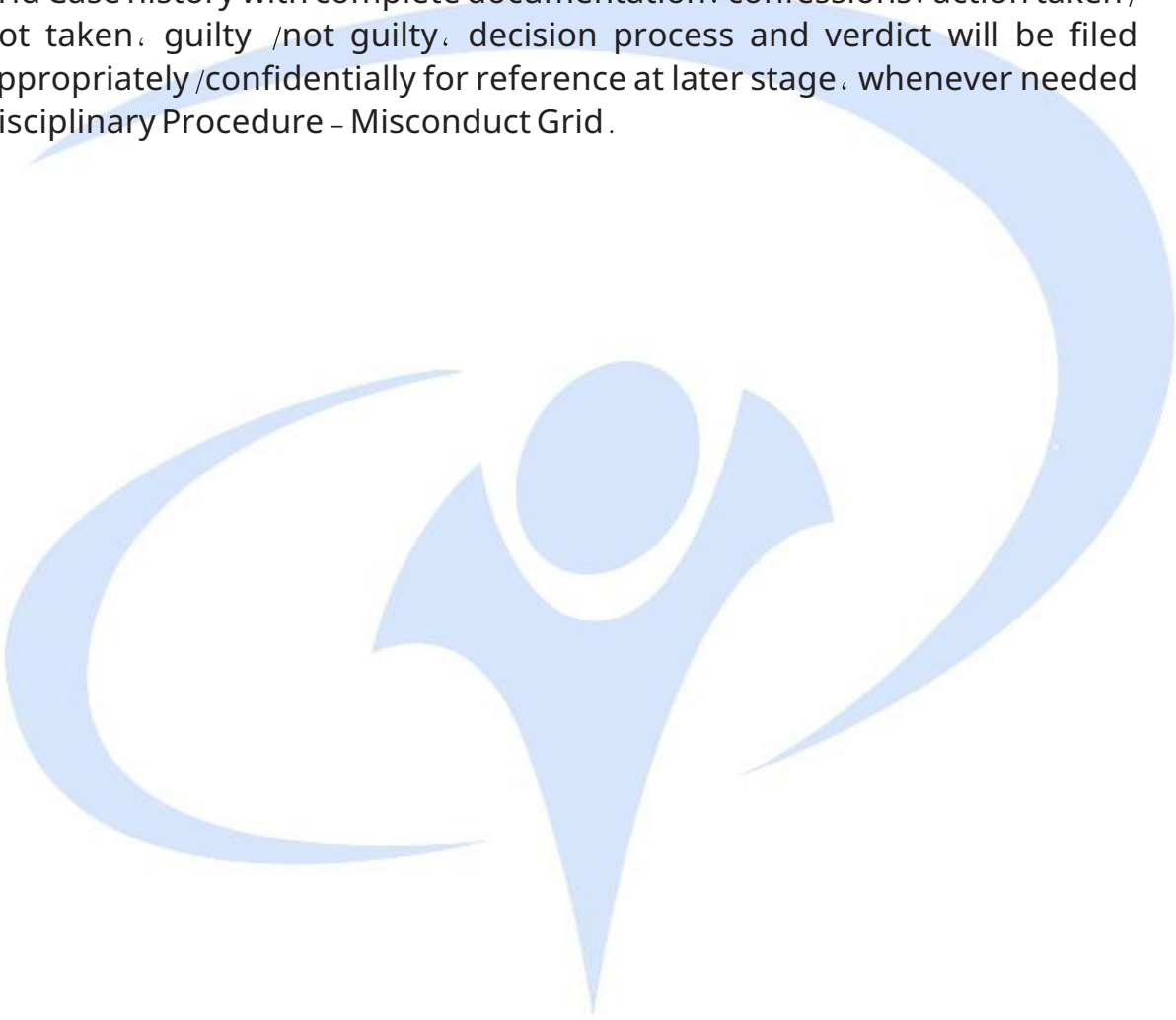
Note: Business Representative in DAC members will hold less weightage in the final decision for a case in their own vertical.

- Minor Misconducts: DAC shall advise corrective/punitive action specified in the minor misconduct grid major and extreme.
- Misconducts: DAC shall initiate investigation thru independent Investigation Committee (IC) IC shall investigate and submit, Investigation Report (IR) / Due Diligence Report (DDR), to DAC

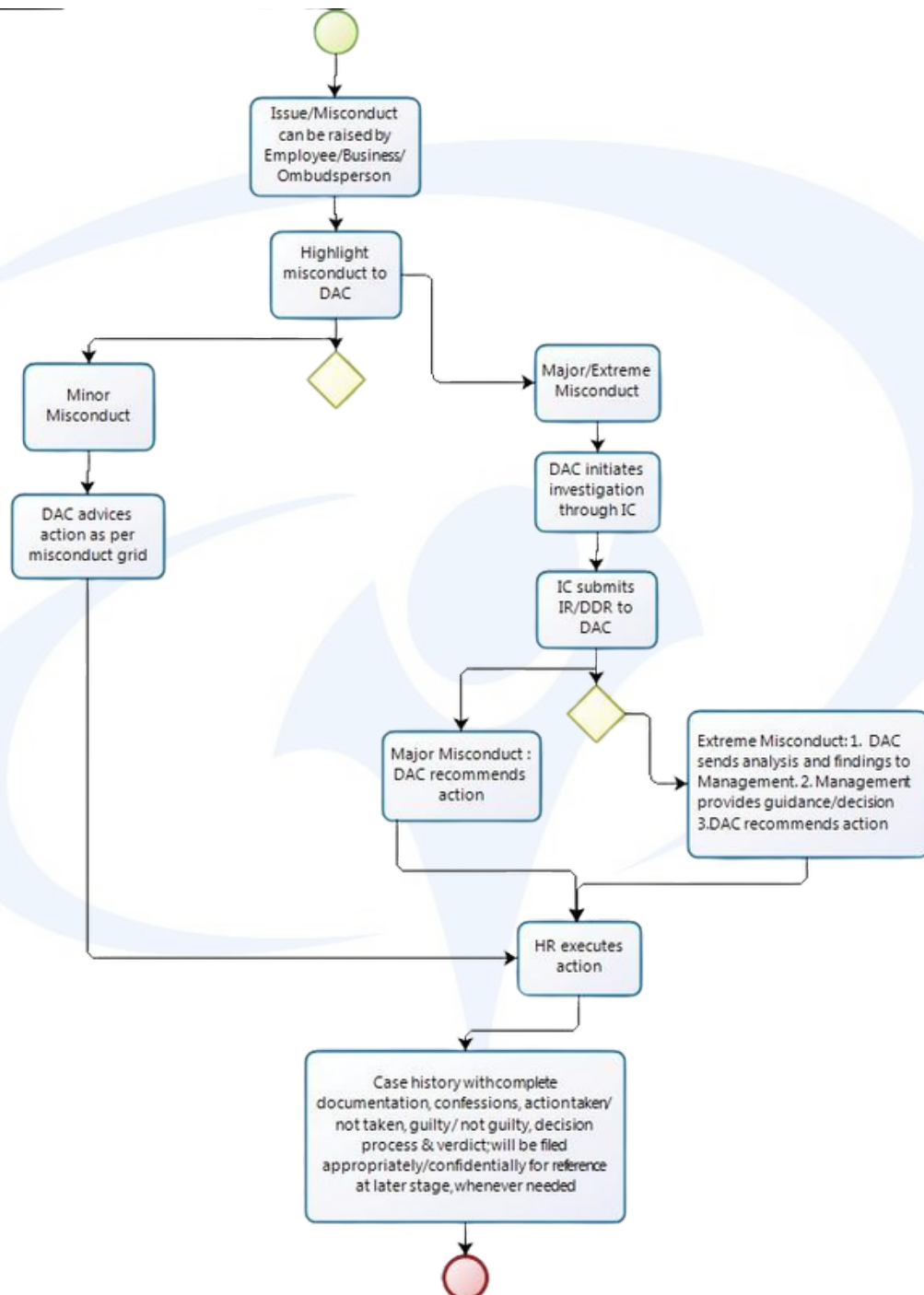


DAC will analyze and discuss the findings, and recommend action. In case of Extreme Misconduct, may forward recommendation to Management and seek guidance HR shall execute action according to Disciplinary Action Committee recommendation. The corrective/punitive action for Minor, Major and Extreme misconducts shall be executed as per the Misconduct grid. Case history with complete documentation, confessions, action taken / not taken, guilty /not guilty, decision process and verdict will be filed appropriately /confidentially for reference at later stage, whenever needed.

disciplinary Procedure – Misconduct Grid.



PROCESS FLOW





WORK RULES

At every stage employee will have the opportunity to state their case. An employee has the right to appeal against any disciplinary penalty. Employees on the “Written Warning stage” stands automatically disqualified for any promotion or transfer opportunity up to year after the date of the written warning. During the course of enquiry, to undertake unbiased/uninterrupted investigation; if needed, the employee may be suspended, and may be prohibited from entering office premises. All endeavors shall be made to conclude the enquiry within three months. On conclusion of enquiry, if employee is found not guilty, he shall be entitled to be reinstated to employment as Active.

1.11 COMPLIANCE WITH THE CODE

- iProcess Liaison and Consultancy OPC. recognizes the need for this Code to be applied equally to everyone it covers. All employees, business coordinators, district coordinators and officers are expected to comply with all of the provisions of this Code. The Code will be strictly enforced and violations will be dealt with immediately, including subjecting persons to corrective and/or disciplinary action such as dismissal or removal from office.
- iProcess Liaison and Consultancy OPC. encourages all employees, business coordinators, district coordinators and officers to report any suspected violations promptly and intends to thoroughly investigate any good faith reports of violations. I Process Liaison and Consultancy OPC. will not tolerate any kind of retaliation for reports or complaints regarding misconduct that were made in good faith. Open communication of issues and concerns by all employees, business coordinators, district coordinators and officers without fear of retribution or retaliation is vital to the successful implementation of this Code. You are required to cooperate in internal investigations of misconduct and unethical behavior.



1.12 BUSINESS ATTIRE POLICY

Formal Dress Code

Purpose:

Maintaining a professional, businesslike appearance is very important to the success and image of the Organization. All employees are expected, at all times to present a professional, businesslike image customers, stakeholders and general public. Thus, it is important for all employees to be dressed appropriately and present a well-groomed appearance at the office every day as this impinges on the reputation of the organization.

1.12.1.2. Scope:

All employees of I Process Liaison and Consultancy OPC. shall comply with the attire outlined in the policy.

1.12.1.3. Dress and Grooming Guidelines:

Caring for one's personal appearance, hygiene and clothing, looking neat and smart may be termed as Grooming.

1.12.1.3 Dress Code for Men: Formal

Formal Shirts

- Can be full or half sleeves. Should be tucked in
- Preferable colors: white, off white, pale, blue.

Trousers

- Dark colored trousers with or without pleats are preferred.



Ties (When worn during Business Meetings)

- Choose a traditional silk tie that should co-ordinate with your attire
- The knot should be a perfect triangle.

Socks

- Color should co-ordinate with trousers (usually black, dark gray, dark brown, or dark blue)

Shoes

- A good pair of leather shoes- black and brown / tan shoe. Must be polished every day.

Belt

- Formal belts with a sleek buckle.

Watch

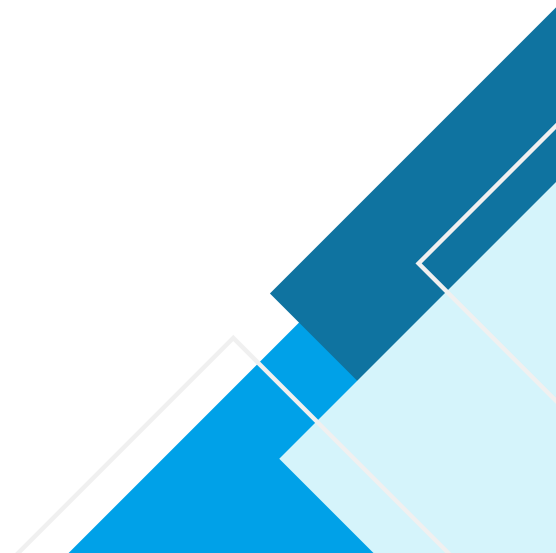
- Formal belts leather strapped watches are preferred.
- If you wish to wear a metal strapped watch, make sure it fits the wrist properly.

What not to wear

- Shirts with thick stripes and checks /and offensive picture and or phrases.
- Ties with images and designer logos
- White socks
- Shoes that look casual
- Shoes with worn out heels
- Belts with logos on the buckles

1.12.1.4 Formal Dress Code: Women

- Women can wear and Formal Shirts /Trousers





Shoes:

- Black Brown Shoes
- Small / Flat Heels

Accessories:

- Studs or small rings as earrings
- Simple and small rings and chains

What not to wear:

- Plunging necklines and tight fitting clothes
- Colorful high heels and sandals
- Hoops and dangling earrings
- Ornamental / Heavy jewelry

1.12.2 Casual Dress Code:

1.12.2.1 Objective:

To build a comfortable work environment for the Employees on the last working day of the Week.

1.12.2.2 Scope :

All the corporate Employees / consultants as well as Field employees are covered under this Policy.

1.12.2.3 Applicability:

Employees can come in Casual Dress on last working day of the week, i.e. :friday /saturday

- 
- 
- Friday if Saturday is not Working
 - Paid Holiday / weekly offs if the employees want to work from Office .

On all other working Days . Dress Code Policy will be applicable .

1.12.2.4 Exceptions:

In case of Client /external meetings . employees have to be dressed in Proper Formals or Business Casuals whichever is appropriate . Employees are not allowed to be dressed in casuals in that case .

1.12.2.5 Definitions
Formals:

Dress Code: A dress code is a set of rules governing a certain combination of clothing .

Worn in case of Business meetings and other business outings .

Business Casuals Attire in Offices for a professional Environment .

Smart Casuals Decent casual dresses that are worn outside .

1.12.2.6 Casual Dress Code for Men

Acceptable Attire includes the following:

Jeans

- Neutral shade trousers
- Denims
- Caudroy Trousers

Shirt:

- Casual Shirt – short
- Casual Shirt – long tucked in
- Plain T-shirt (neutral colors)– preferably with collar
- Short Kurta

Jacket:

- Cotton / Leather Jackets
- Full sleeves / Half Sleeves plain Pullover / Sweaters in Winters

Shoes

What not to Wear

- Sleeveless Shirts / T- shirts
- Shirt / T- shirts with Graffiti
- Red / Green / Orange colored trousers
- Shorts
- Capris
- Floaters
- Sleepers
- Belts with heavy buckle
- Heavy chains and Earrings

1.12.2.7 Casual Dress Code for Women

What to wear

Shirt:

- Casual Shirt
- Casual plain T-Shirt
- Kurtis

Trousers:

- Denims- (Neutral Color)
- Trousers (Neutral Color)

Accessories:

- Studs or small rings as Earrings
- Simple and small rings and chain .

Shoes:

- ☐ Heels / Flats
- ☐ Sport Shoes / Sandals

What not to wear

- ☐ Short Shirts / T- shirts
- ☐ Plunging neck lines and tight-fitting clothes
- ☐ Hoops or dangling earrings
- ☐ Ornamental / heavy jewelry
- ☐ Short Skirts
- ☐ Capris

Note : The aforesaid List is illustrative and not exhaustive . However , the 'what not to wear' category is mandatory . Any dress must not be in contravention of the prevailing social norms .



1.13 EMPLOYEE COMPLAINT RESOLUTION POLICY

1.13.1 POLICY OBJECTIVE

Employee Complaint Resolution Policy has been designed to establish a no threat platform for employee(s) to raise their validated work-related complaints against another employee or group of employees or an entity in work engagement with the Organization (here referred to as Party) irrespective of the level or position the party is at. The policy enables discussions between the aggrieved employee(s) (here referred to as complainant) & the other party as well as provisions for corrective action taking, in case required.

1.13.2 SCOPE

All employees of I Process Liaison and Consultancy OPC ❖.

The policy covers scenarios such as:

An employee registering a complaint against another employee or group of employees.
An employee or group of employees registering a complaint against an external party in a work-related engagement with the Organization.
Group of employees registering a complaint against an employee or another group of employees. An employee registering a complaint against his/her reporting manager or next level manager.

Complaints could include, but are not limited to, subjects such as day to day issues (i.e. employee differences, arguments, dispute, and alleged non-cooperation), discipline including discharge from services, promotion, policy interpretation, benefit administration, transfers, office accommodations, appraisal related etc. Registered complaints shall be dealt in through any of the following policies based on the type of complaint:



Type of complaint	Related Policy Whistle Blower Policy
Pertaining to violation of Code of Conduct or any of its clauses Pertaining to Harassment	Gender Neutral Policy
Pertaining to unfair treatment regarding a work-related subject, or a provision in the Organization's Policy	Employee Complaint Resolution Policy

1.13.3 POLICY STATEMENT

I Process Liaison and Consultancy OPC is committed to foster a fair & open work environment whereby an aggrieved employee could register a validated complaint against another party, in pursuit of initiation of a corrective action, if so established.

1.13.4 PROCEDURE

The following four-step complaint resolution procedure will apply to a complaint. The Reporting Manager, Next Level Manager & Human Resources Manager will be involved in investigation of the complaint, unless the complaint is against any of these parties. If the complaint is against any of these parties, the complainant may approach their respective Next Level Managers.

The organization intends to resolve complaints promptly under most typical business situations, however there could be scenarios where timelines could be extended depending on the criticality/ complexity of the situation, to ensure a thorough investigation. The complainant will be kept informed of the expected timelines for closure.



STEP 1: SUBMISSION OF A COMPLAINT

- Complainant shall report the matter via email to his / her Reporting Manager (or as applicable) as early as possible (preferably within 10 days) of occurrence of the alleged incident or the date s/he becomes aware of it.
- Based on the type of complaint the related policy will come into act.

STEP 2: INVESTIGATION OF A COMPLAINT

- Post receiving the complaint, the Reporting Manager / Next Level Manager is required to investigate the matter & based on the complaint will initiate appropriate action.
- In case the complaint is pertaining to day to day issues the Reporting Manager / Next Level Manager will encourage discussion between the complainant & the other party to be able to resolve it amicably. The Reporting Manager / Next Level Manager is required to monitor the situation for closure.
- In case the complaint is pertaining to other critical issues as defined in Clause the Reporting Manager / Next Level Manager will be required to investigate the case & seek more information or evidence from the complainant, if so required.
- The Reporting Manager / Next Level Manager will be required to provide a response to the complainant within two working days of the receipt of the complaint.
- If the complainant is not satisfied with the response from the Reporting Manager / Next Level Manager, s/he may appeal that decision by expressing the complaint, in writing, to the Next Level Manager within two working days.
- The Next Level Manager will be required to further probe in tandem with the Reporting Manager to identify an appropriate solution to the complaint & communicate the same to the employee within two (2) working days of the receipt of the complaint.
- If the issue still persists the complainant may write to the Human Resources Manager. The concerned Human Resources Manager in tandem with the Reporting Manager & Next Level Manager will investigate the complaint and provide a written response within two (2) working days of receiving the written complaint.
- The Reporting Manager / complainant may involve the Next Level Manager and Human Resources Manager at any point of time in the investigation process, to deliberate on an appropriate solution / action to the complaint.
- Business Unit Head could be involved based on the severity of the case or as the need arises



STEP : APPROPRIATE CLOSURE OF THE COMPLAINT AND RECORD KEEPING

- The final & binding decision shall be communicated to the employee in writing by Reporting Manager / Next Level manager or Human Resources Manager. The written
- response will include an explanation for the decision taken. A copy of the registered complaint & action taken will be recorded in the personal file of the complainant & the party against whom the complaint was made, by Human Resources Department.

STEP : CORRECTIVE ACTION

Based on the output of the investigation, appropriate corrective action shall be taken. If the incident as per the complaint is established, the party against which the complaint has been lodged shall be subject to verbal, written warning or a disciplinary action leading up to termination of services. In case, it is so concluded that the complaint made is malafide and is a false accusation or is an abuse of process, then appropriate action against the complainant will be taken.

1.14 EQUAL OPPORTUNITY AND NON-DISCRIMINATION POLICY

OBJECTIVE

The policy intends to establish equal opportunity & non discrimination practices

SCOPE AND ELIGIBILITY

The policy applies to all employees at I Process Liaison and Consultancy OPC ♦, across all divisions and locations in Philippines.



POLICY STATEMENT

"It is the policy of the Organization not to discriminate any employee or job applicant based on caste, creed, race, color, religion, gender, age, LGBT (gay, bisexual, lesbian, or transgender), national origin, pregnancy, marital status, family status, different ability, HIV status, veteran status, or any other class protected by local laws, but to base decisions on employment as to further the principle of equal employment opportunity."

All decisions or actions such as compensation, benefits, transfers, layoffs, returns from layoff, organization-sponsored training, growth opportunities and social and recreation programs will be administered without regard to race, color, religion, gender, age, national origin, pregnancy marital status, family status or disability, or veteran status, or any other class protected by local laws.

The Organization prohibits discrimination against qualified differently abled individuals. Qualified differently abled individuals are those who meet the skill, experience, education or other employment requirements for the position being sought or held and can perform the essential functions of the job they hold or desire, with or without reasonable accommodations. Accommodations will be implemented in consultation with the employee involved, and a medical examination by designated medical practitioner or other evaluation as may be necessary to identify an appropriate and reasonable accommodation. Any employee seeking an accommodation of his or her disability should submit a written request to the Human Resources Department, complete with any supporting medical documentation, and the Organization will endeavor to resolve the accommodation request as promptly as possible. The Equal Employment and Non-Discrimination Policy is an integral part of Code of Conduct. Employees who experience or witness treatment or behavior that is inconsistent with these fair employment practices are encouraged to report such incidents under the Employee Complaint Resolution Policy or the Whistle Blower Policy. Victimization or harassment of any employee who reports any issue or cooperates with an investigation will not be tolerated.

1.14.1.4 FAMILY EMPLOYMENT

The Organization does not encourage the employment of any individual related to another employee, if the related employee's job creates actual or perceived issues of favoritism, conflict of interest, internal control weakness, or workplace distraction, or could interfere with the Organization's ability to obtain conformity bonding or achieve satisfactory regulatory or audit ratings. For purposes of this policy, related persons are family members including husband, wife, son, daughter, mother, father, mother-in-law, father-in-law, aunt, uncle, cousin, niece, nephew and equivalent related parties. All job applicants are required to disclose such information to Human Resources Department at the time of employment application, or when such relationship occurs as a result of marriage. Failure to disclose such information may lead to termination of the concerned employees. It is the responsibility of the Human Resources Representative to obtain such information at the time of joining.

All employees are required to comply at all times with the letter and spirit of this policy of no discrimination.

1.15 GUIDELINES FOR CONDUCTING INTERNAL MEETINGS

1.15.1 OBJECTIVE

Meetings are a core element of the decision-making process. They are essential for, planning, information sharing, strategizing, resolving problems and making informed decisions. This document establishes guidelines for conducting internal meetings in the Organization.

1.15.2 SCOPE AND ELIGIBILITY

The guidelines apply to all employees at I Process Liaison and Consultancy OPC ♦, across all divisions and locations in Philippines.

1.15.3 GUIDELINES

A) GUIDELINES FOR CONDUCTING MEETINGS – INDIVIDUAL & GROUP



FOR THE FACILITATOR

Have a clearly understood and agreed-upon objective for the meeting Have the agenda available to all the attendees before the meeting. Mention it within the calendar invite for the meeting

Be clear about who should attend the meeting:

- 1) Those who can contribute to the meeting's objective
- 2) Key stake holders, decision making authorities and task executors

Define roles of attendees in writing wherever required

- 1) Who facilitates?
- 2) Who records?
- 3) Who prepares? Send the calendar invite to all the attendee(s) sufficiently in advance, for them to plan their time accordingly. (Refer: Annexure - Meeting Invite Template)

The invite should specify the following aspects:

- 1) Date
- 2) Time (start time- end time)
- 3) Venue (room/ conference number/ bridge number with participant code)
- 4) Agenda
- 5) Mandatory attendees
- 6) Optional attendees
- 7) Setting a reminder alert prior to the commencement of the meeting
- 8) Important information that would be required for the meeting
- 9) Share necessary reference documents or presentations well in advance of the meeting to enable the attendees plan and prepare the items for discussion.

Avoid last minute changes to time / venue / agenda , unless absolutely necessary. Set up and test the enabling equipment's before the scheduled time to avoid any technical issues that may cause a delay .

Consider various way like flipcharts , whiteboards , overheads , presentations for sharing information during the meeting :

Punctuality is a must . Keeping people waiting is waste of productive hours . Stick to the time schedule of the meeting .



At the commencement of the meeting, state the decorum rules of the meeting (viz. putting mobiles to silent ringtones on) and restate the agenda. Use participative decision-making techniques during meetings. (viz. voting, consensus). Clearly define the decisions made & establish the need for follow-up. Practice, promote & expect accountability. Practice yourself & encourage attendees to listen intently to others during the meeting. Create a feeling of openness. Generate spaces that encourage both ways communication.

Be polite and pay attention. If your meeting goes beyond 90 minutes, have a 5-to-10-minute refresher break.

Be firm about resuming at the end of the break.

Document the feedback from attendees in the meeting feedback document.

Document Minutes of Meeting (MOM) & circulate it to all attendees & absentees post the meeting for people to refer to & act upon accordingly.

FOR THE ATTENDEES

- Response to the meeting invite is a must. Respond to the meeting invite timely to facilitate better planning. on our the accepted meeting invite.
- In case you are not able to attend the meeting, due to unavoidable circumstances, inform the facilitator prior to the meeting if you are arriving late or required to leave, early seek facilitator's permission prior to the commencement of the meeting.
- Complete all the pre-work and come prepared for the meeting. Follow the rules set for the meeting.
- Do not start the meeting late or run over the communicated end time as this indicates a lack of respect for other's time.
- Do not hold separate conversations during meeting discussion or presentations.
- Having multiple conversations is not only rude, but it can be both confusing and distracting for other attendees.



- All the attendees of the meeting should consciously refocus from time to time from tangential conversation to help meeting stay on track and ensure meeting is effective.

B) MEETINGS THROUGH TELECONFERENCING

- Inform all attendees in advance via email about the date, time, dial-in-number, password and most importantly, the agenda.
- To ensure better productivity, set a time limit for the call.
- Be punctual.
- Set up test the enabling equipment's before the scheduled time to avoid any technical issues that may cause a delay. Preferably use landlines.
- Introduce attendees & re-establish the agenda.
- If there are multiple attendees at the same location, use 'mute' until you wish to wish.
- Don't interrupt the other participant while she /he is speaking.
- While placing a call on hold, inform the call participant about the same.
- As there are no visual cues in teleconferencing, try to give strong audio clues like introducing yourself before responding and pausing logically. Direct the questions to specific individuals instead of groups, hence saving time as they try to work out who should field them.
- When working on cross-border deals with people who speak in different accent, use simple language, speak slowly, and allow them longer time to respond.
- If you are the facilitator, declare the meeting officially closed when the agenda is complete. This ensures that the attendees are not still engaged. In case the time over runs, either plan another call or stay in touch via email.
- The facilitator is the last person to disconnect the call post the meeting finishes.

C) MEETINGS THROUGH VIDEOCONFERENCING

- Make sure you have the IP address of the site you want to call.
- Set your camera pre-sets before you start the call.
- Use the 'mute' button on the remote control when the remote attendees are speaking, and resume when you wish to speak.



- Avoid "dual sided talking"; allow the other site/person to finish speaking before you speak. Dual talking may cause audio disturbances resulting in echo from the audio bridge.
- Set up and test the enabling equipment before the scheduled time to avoid technical issues.
- Place the microphone on the table in front of the people in the meeting. Mute the microphone before moving it during a meeting.
- Speak in your normal voice. Ask the people at the other site if you are clear and audible.
- Since the audio has a slight transmission delay, you may want to pause briefly for others to answer you or to make comments.
- As with any meeting, try to limit off track conversations.
- For a smoother broadcast, make sure your presentation is in a ready shape. Test it before you start the call.

a. CONDUCT DURING MEETINGS

Do make sure you have a clear purpose for the meeting and stick to it during discussions. Your purpose should be to remain focused on the agenda and not get digressed with tangent and off-beat thoughts. Do make sure that everyone is comfortable and is allowed to contribute freely to the meeting. Be firm but polite while putting your thoughts across the table. Don't be critical or judgmental of ideas presented during brainstorming. All ideas should be captured and documented by the facilitator.

b. CLOSING OF THE MEETING

Send Minutes of Meetings (MOM) to all attendees & absentees.
Prioritize any next steps in reference to the topic of discussion in the meeting.
Establish through group consensus or personal agreement what happens next and who does what. Set parameters for accountability. Assign tasks and time limits. Highlight the meeting's accomplishments and the roles of the attendees. If they feel they and their time were valued, they are more likely to attend and work well together again. Ensure whiteboard have been cleared post the meeting.



Ensure table is left clean for cups if any to be thrown into the dustbin the next group. All stationery to be cleared. Paper Ensure enabling equipment's (TV, projector, VC equipment) are switched off or put on standby mode as instructed. Ensure all lights are switched off.

c. MINUTES OF MEETING

Minutes of Meeting (MOM) are historical record of the discussions and progress of the meeting.

MOMs act as reminder of what happened in the previous meeting as well as a record of accountability of the attendees.

The meeting facilitator or an assigned convener should capture the details of the meeting & generate MOM after the meeting is over & send it all the attendees. MOM should be used as a reference document in the following meetings.

The meeting facilitator should follow up with the attendees, in case tasks have been assigned to them for completion, before the next meeting is scheduled.

The meeting facilitator should raise an alarm, in case the attendees have not been able to accomplish the task assigned to them.

d. EFFECTIVENESS OF MEETING

It is important to conduct the meetings as per the defined guidelines to make the meeting more effective.

During the meeting the facilitator should periodically check with the attendees on how they feel about the meeting progress.

At the end of the meeting the meeting facilitator should take feedback from the attendees.

1.16 HIV/ AIDS WORKPLACE POLICY

1.16.1 OBJECTIVE

The Organization has adopted a policy on non-discrimination against individuals those are infected & affected by HIV / AIDS.

1.16.2 SCOPE AND ELIGIBILITY

The policy applies to all employees I Process Liaison and Consultancy OPC ❖, across all divisions and locations in Philippines.

1.16.3 POLICY GUIDELINES

I Process Liaison and Consultancy OPC is committed to fair, sound and non-discriminatory employment practices.

HIV testing /Vaccine (Covid) shall not form part of the recruitment and selection process.

- No employee shall be required to undergo HIV testing and or Covid Vaccine, unless undertaken with the informed and explicit consent of the employee and with the objective being to assist the employee in obtaining the appropriate support and care (counselling) / Medical help.
- Under no circumstances will employees be obliged to disclose their HIV status.
- Employees who develop, choose to disclose, or are diagnosed as HIV/AIDS positive shall not be prejudiced, victimized or discriminated against on account of their medical condition or status.
- The compulsory conditions of service, including pension /provident funds, medical aid, stated benefits, annual leaves & others shall continue, as amended from time to time.
- Employees living with HIV /AIDS will be extended the same rights and obligations as all other employees.
- All medical information regarding employees with HIV /AIDS will be kept strictly confidential, except where required by law to be disclosed to specified people or / with the consent of the employee.
- The Organization will enable the employee with HIV related illness to work as long as they are medically fit to perform their assigned duties.

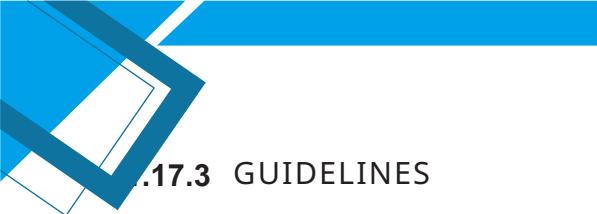
1.17 PERSONAL RELATIONSHIPS AT WORK POLICY

1.17.1 POLICY OBJECTIVE

To ensure that personal relationships at work do not interfere with work performance of either individual or with effective functioning of the workplace. This policy also assists the Internal Complaints Committee and the Steering Committee in taking appropriate action in case of harassment at workplace.

1.17.2 SCOPE

All employees of I Process Liaison and Consultancy OPC and Partner Merchants availing The services and or engaging the services or with partnership with the Corporation❖.



1.17.3 GUIDELINES

- An employee must declare to I Process Liaison and Consultancy OPC (via email on service@iprocessph.com) any personal relationship that could involve a potential conflict of interest for the employee or otherwise conflict with the employee's responsibilities at work. • I Process Liaison and Consultancy OPC will act upon such a declaration to ensure that any potential conflict of interest is avoided and to ensure that the employee's growth in the organization is not compromised.
- Romantic or sexual relationships between staff members where one individual has influence or control over the other's conditions of employment are inappropriate. These relationships, even if consensual, may ultimately result in conflict or difficulties in the workplace. If such relationships exist or develops, it must be disclosed.
- An employee who does not declare a personal relationship at work in accordance with the requirements of this policy will be subject to appropriate action in accordance with I Process Liaison and Consultancy OPC's Disciplinary Procedure.

1.18 TOBACCO, ALCOHOL & DRUG FREE POLICY

1.18.1 OBJECTIVE

I Process Liaison and Consultancy OPC ♦ has adopted Tobacco, Alcohol and Drug Free Workplace policy, for promoting wellness of employees & visitors

1.18.2 SCOPE AND ELIGIBILITY

The policy applies to all employees, individuals in office premises & visitors at I Process Liaison and Consultancy OPC, across all divisions and locations in Philippines

1.18.3 GUIDELINES

- I Process Liaison and Consultancy OPC is a tobacco-free, alcohol free & drug free workplace. It is impermissible to consume, be under the influence of or to store such items in the work stations or display in the office premises as well as any such location where the employee is located for work related reasons. It is prohibited to
- consume any form of tobacco (viz. cigarette or chewing tobacco) in the office premises except in designated outdoor areas that the Organization or building management, at its discretion, may establish as smoking areas.



I Process Liaison and Consultancy OPC expressly prohibits use of drug, alcohol or any intoxicant substance in the office premises or outside- during official work as well as in any company provided vehicles. Disciplinary action shall be initiated against the individual, if found:

- a) Being under the influence of alcohol, an intoxicant, an illegal drug, narcotic within office premises or any other work-related location.
- b) possessing, circulating, selling, dispensing, giving &/or purchasing alcohol, illegal drugs or sources of illegal drugs, intoxicants, or narcotics to other employees or to any other individual associated with the organization or otherwise.

- iProcess Liaison and Consultancy OPC may, at its discretion, initiate drug screening for an individual at any time, in case his/her behavior appears to indicate drug or alcohol use in violation of the policy.
- iProcess Liaison and Consultancy OPC shall not be responsible for, neither will extend support or help to any individual who falls in an adverse situation under the influence of alcohol, drugs or any intoxicant substance outside the office premises, beyond the office hours.
- All individuals covered in the policy shall also be governed by clients', customers', partners' similar established policies at their work locations. In absence of any such published or communicated policy, this policy shall govern.
- Any individual being aware of an act of violation of the policy by another individual or a group of individuals may inform the Management.
- Violation of the policy shall lead to initiation of disciplinary action leading up to termination of services.

1.19 CONFLICT POLICY

The provisions of the Policy manual shall prevail if there is any conflict between any provisions of the Policy manual and any other document, including any service contract.

2. GENDER NEUTRAL POLICY

I Process Liaison and Consultancy OPC ♦ believes that diversity is critical to its success. We seek to recruit, develop, and retain talented people from diverse background, and every employee can advance at the Company, based on her or his talent and performance and without regard for race or colour, national or ethnic origin, age, disability, sex, sexual orientation, marital status,



family status, religious belief, political opinion and/or involvement in the activities of a union. We are fully committed to equal employment opportunity and compliance with the letter and spirit of the full range of fair employment practices and non-discrimination laws.

The objective of this policy is to have a work environment that is free from all forms of discrimination and harassment for all employees. I Process Liaison and Consultancy OPC endeavors to ensure a safe, secure and congenial work environment, so that employees can deliver their best without any inhibition.

In that context, where a considerable percentage of the workforce is women, the need was felt to spread awareness to prevent gender related harassment or discrimination, and in event of such occurrence, provide recourse to the concerned individual.

This policy applies to all allegations of sexual harassment made by an aggrieved person against an employee of I Process Liaison and Consultancy OPC irrespective of whether sexual harassment is alleged to have taken place within or outside the organization premises. This Policy is also applicable to all individuals who are on the organizations premises or on any other property where the organization conducts its business

Aggrieved person means any employee who alleges to have been subjected to any act of sexual harassment by the respondent employed with I Process Liaison and Consultancy OPC Employee means employees at I Process Liaison and Consultancy OPC and employees of its subsidiaries /Partners . Employees would include a person employed with I Process Liaison and Consultancy OPC for any work on regular, temporary or ad hoc basis, either directly or through agent, including a contractor, whether for remuneration or not, or working on a voluntary basis or otherwise, whether the terms of the employment are express or implied and includes a co-worker, a contract worker ICC means an Internal Complaints Committee that has been constituted to take up and enquire into cases of sexual harassment and gender discrimination Member means a Member of Internal Complaints Committee



Presiding Officer means Chairperson of Internal Complaints Committee

Respondent means person against whom the aggrieved person has made a complaint

“Sexual harassment” includes any unwelcome, sexually determined behavior, direct or indirect, physical contact and advances, a demand or request for sexual favours, sexually coloured remarks, showing pornography, any other unwelcome physical, verbal or non-verbal conduct of a sexual nature. When any of these acts are committed in circumstances where the victim of such conduct has a reasonable apprehension that in relation to the victim’s employment or work, such conduct can be humiliating or may constitute a health and safety problem, it will amount to sexual harassment. It may be discriminatory when a woman /man has reasonable grounds to believe that her /his objection would disadvantage her/him in connection with her/his employment, including her/his recruitment or promotion, or when it creates a hostile work environment.

Sexual harassment may interfere with an individual’s performance by creating an intimidating, hostile or offensive environment, which might occur as a single incident or a series of incidents and may include, but would not be confined to the following :

1. Unwelcome sexual advances, whether by physical contact or otherwise, requests for sexual favours, and verbal or physical conduct of a sexual nature whether explicit or implicit in nature, made in return for a condition of instruction, employment, participation or evaluation of a person’s engagement in any organization’s activity, or otherwise in the course of employment:
 - a. Verbal, non-verbal, or physical conduct such as sexually coloured remarks or jokes, letters, phone calls or e-mail, offensive hand or body gestures, showing of pornography or other visual displays of degrading sexual images, lurid stares, physical contact or molestation, stalking, sounds, display of pictures, signs, verbal or non-verbal communication which offends the individuals’ sensibilities and affect her/his performance;
 - b. Unwelcome physical contact such as patting, pinching, touching or putting an arm around another person, unwanted declarations of affection, stalking or



molestation or any quid pro quo behavior such as seeking sexual favours in return for promotion or benefits in employment;

c. Any form of sexual assault is committed where a person uses the body or any part of it or any object as an extension of the body in relation to another person and

d. Any such conduct as defined in (a) to (c) above is committed by a third party or outsider in relation to an employee of the iPROCESS or vice versa on the premises of the Firm.

2 Sexual harassment may be of two kinds: hostile work environment and an attitude of quid pro quo. It would include anyone or more of the following:

a. Hostile work environment constitutes sexual harassment directed towards an individual because of gender and has a purpose or effect of creating an intimidating, hostile, or offensive work environment, or unreasonable interfering with another's work performance. Generally, this includes sexually coloured or derogatory remarks, showing pornography, any conduct which is not welcome and could be deemed as being humiliating in the circumstances.

b. Sexual harassment by one in a position of power or influence constitutes quid pro quo sexual harassment when submission by an individual is made either an explicit or implicit term or condition of employment, or (ii) submission to or rejection of such conduct is used as the basis for employment decisions affecting that employee such as promotions, salary raises, etc.

c. Sexual harassment would also include anyone or more of the following unwelcome acts or behavior (whether directly or by implication) namely:

(i) physical contact and advances; or

(ii) a demand or request for sexual favours; or

(iii) making sexually coloured remarks; or

(iv) showing pornography or other visual display of degrading sexual images,

lurid stares, derogatory remarks, or sounds which would be intimidating and /or humiliating; or

(v) any other unwelcome physical, verbal or non-verbal conduct of sexual nature.



The Internal Complaints Committee has been constituted to take up and enquire into cases of sexual harassment and gender discrimination. The Presiding Officer and every 'Member' of the Internal Committee shall hold office for such period, not exceeding three years, from the date of their nomination as may be specified by the Steering committee. The committee members are as follows:

chairman@iprocessph.com

corpsec@iprocessph.com

(Resolution to be issued by the President for committee organization)



STEERING COMMITTEE

The Steering Committee has been constituted to objectively review the facts and recommendations of the ICC in any case of sexual harassment or gender discrimination, and decide as to the appropriate course of action for dealing with the same.

The members are:

၁. MD & CEO
၂. COO
၃. Head HR

COMPLAINT PROCESS

- a.** Any aggrieved person may make, in writing, a complaint of sexual harassment at workplace to any member of the ICC within a period of three months from the date of incident, and in case of a series of incidents, within a period of three months from the date of last incident. Provided that where such complaint cannot be made in writing, the Presiding Officer or any other member of the ICC shall render all reasonable assistance to the aggrieved person for making the complaint in writing.
- b.** Provided further that the ICC for the reasons to be recorded in writing, can extend the time limit not exceeding three months, if it is satisfied that the circumstances were such which prevented the aggrieved person from filing a complaint within the said period. Any complaint received by the members should be immediately forwarded to the presiding Officer, and this must be notified to other committee members



at the earliest and not later than x days and a meeting should be called for discussing the matter.

- c.** Notice shall be issued to the respondent within y working days of receipt of the complaint and z working days shall be given for submission of reply (along with the list of witnesses and documents.) The complaint would be investigated by three members of the ICC with the presiding officer and one out of the two members being females.
- d.** The complaint should contain all the material and relevant details concerning the alleged harassment including the name of the contravener.
- e.** Confidentiality of the identity of the involved parties will be maintained by the ICC members. The ICC, before initiating an inquiry on the request of the aggrieved person can take steps to settle the matter between her/him and the respondent through conciliation, provided that no monetary settlement shall be made as a basis of conciliation.
- f.** If a settlement has been arrived at, the ICC as the case may be, shall record the settlement so arrived and forward the same to the Steering Committee.
- g.** The ICC shall provide the copies of settlement as recorded, to the aggrieved person and the respondent. In case the settlement is arrived, no further inquiry shall be conducted by the ICC.
- h.** In case conciliation is not received, notice will be issued to both parties for hearing. As an interim measure, ICC may recommend the following: –
The transfer of the aggrieved person or the respondent to another section or Department as deemed fit by the ICC.
- i.** Grant leave to the aggrieved woman upto a period of three months –
Restrain the respondent from exercising any administrative authority or supervision or academic evaluation of the aggrieved person.
- j.** The ICC shall proceed to make an inquiry into the complaint in accordance with the provisions of the service rules applicable to the respondent. The Presiding Officer shall convene the first hearing of the enquiry.
- k.** The respondent, the aggrieved person, and the witnesses shall be intimated at least y working days in advance in writing of the date, time and venue of the enquiry proceedings.
- l.** The subsequent proceedings may be on a day to day basis, to be decided by ICC. Both parties will be given an opportunity to present their views to the Committee.

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- m.** After examination of the complaint, the ICC will submit its recommendation to the Steering committee. Based on the enquiry report and recommendation of the ICC, the Steering Committee would decide on the appropriate course of action.
 - n.** If the employee is found guilty then the Steering Committee shall decide on the appropriate punishment and in consultation with HR shall initiate the disciplinary action, including a verbal or written warning, suspension, or termination of employment.
 - o.** If the action amounts to offence under Philipines Penal Code, then the Company will initiate criminal proceedings.
 - p.** In case the complaint is found to be false, the complainant shall, if deemed fit, be liable for appropriate disciplinary action by the ICC and the Steering Committee. The entire process will be completed within 90 days from date of submission of the complaint.

GUIDELINES FOR THE AGGRIEVED INDIVIDUAL

The primary focus of this policy is to ensure a congenial work environment that is free from threat or fear. There are a few things you can do to help translate the policy into day-to-day practices:

Discrimination can take many forms: spoken, unspoken, or physical. Recognize that you may be conditioned to accept behaviours that infringe on your rights and constitute harassment, as normal workplace conduct. Firmly say NO. It is possible that the offender does not know that his / her behaviour is unacceptable to you. Promptly make direct statements and communicate that the offender's conduct is not acceptable to you. Participating in jokes and sexually tinged conversations is often taken as tacit permission to continue. Communicate early on that this conduct is unacceptable to you. Warn the offender to immediately desist, first orally, and then, if necessary, follow it up with a warning in writing. Assess the situation and appropriately time your complaint. If you are unsure of the course of action to take in a given situation, we encourage you to approach any of the committee members informally and take their counsel.



We also encourage you to discuss any issues you may have in this area with your supervisor or with HR

X HR/BDM/NRM OR IMMEDIATE NEXT LEVEL
MANAGER OR SUPERVISOR

representatives. Any concerns can be expressed or reporting can be made without any fear of retaliation. The ICC and the Steering Committee will maintain confidentiality and the person reporting as well as the person reported against will be protected from unnecessary disclosure.

A NOTE TO SUPERVISOR

Constant reinforcement is needed to build a culture of openness and trust which is congenial to performance. As people managers, you carry an additional responsibility of providing an enabling climate to those working under you. In this context, there are simple things that you can do to ensure this:

If an employee approaches you with a complaint, please guide him / her as to the proper procedure for registering the complaint. Often, the employee may not want to make a formal complaint, but may seek your advice on how to deal with a situation.

Please give the person a patient hearing and if the matter cannot be resolved informally, guide the individual to escalate the matter to the Complaints Committee.

There are different ways in which an employee can deal with such situations e.g. directly confront the employee who is harassing him / her or formally complain to the Internal Complaints Committee.

You could guide the aggrieved employee on the alternative available courses of action he /she could choose and let the employee decide the course of action.

Do not initiate an enquiry on your own. When approached by an employee for your counsel, avoid making a quick judgment as to right and wrong and hold back advice / opinions. It is often difficult for victims of discrimination / harassment to come forward with their complaints.

Do not cross-question the individual or give the impression of doubting the authenticity of her /his report. Ensure privacy for the meeting and help the employee feel that confidentiality will be maintained.



Protect the privacy of the employee and treat her/him in a manner that communicates respect for feelings and dignity.

Be conscious of your position and your power to impact the well-being of the subordinate and the decisions she/he may make.

Gender discrimination is not an individual issue between persons involved. This reinforces the tendency of the aggrieved to try to cope with their own instead of complaining and seeking redressal. It must be treated as an organizational climate issue.

CRIMINAL PROCEEDINGS

- a.** Where such conduct amounts to a specific offence under the Philippines Penal Code or under any other law, I Process Liaison and Consultancy OPC based on the findings and advice of the ICC may initiate appropriate action in accordance with law by making a Complaint with the appropriate
- b.** authorities. The ICC would provide assistance to the aggrieved if they chose to file Complaint under the Philippines Penal Code. The ICC would ensure
- c.** that Complainants or witnesses are not victimized or discriminated against while dealing with Complaints of sexual harassment.

MALAFIDE COMPLAINTS

- a.** If the enquiry reveals that the Complaint is unjustified or Complainant had raised the concern with ulterior motives, the steering committee will counsel the Complainant and recommend suitable action to prevent recurrence. However, the Internal Complaints Committee or the Steering Committee will ensure that the Complainant is not victimized.

PROFESSIONAL CONSEQUENCES OF VIOLATION OF THE POLICY

- a.** Any employee, supervisor or manager who is found to have violated the harassment policy (whether sexually harassing another employee of opposite sex or the same sex or if any person falsely accuses another person of sexual harassment) shall be subject to appropriate disciplinary action.

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- b.** In the event any criminal proceedings are initiated the matter may be referred to Head Legal or such other person as may be authorized by the Steering
 - c.** Committee. The organization shall not tolerate any form of retaliation against employees for bringing bona- fide Complaints or providing information about harassment. However, as per the findings of the enquiry of a Complaint it is found out that the Complaint was false or was made with a mala fide intent, the
 - d.** Complainant may be subject to disciplinary actions, up to and including termination.

THIRD PARTY SEXUAL HARRASSMENT

Third-party sexual harassment is perpetrated not by employees of IPROCESS but rather by individuals outside the organization. The sexual harassment may involve unwelcomed requests for sexual favours and verbal or physical harassment that creates a hostile work environment or an attitude of quid pro quo of sexual harassment.

Sources of third party sexual harassment:

- a.** Client(s)
- b.** Customer(s)
- c.** Vendor(s)
- d.** Supplier(s)
- e.** Independent contractor(s)
- f.** Consultant(s)
- g.** Employee(s) or contractor(s) of different companies

iProcess Liaison and Consultancy OPC encourages its third parties to have a commitment to a sexual harassment free working atmosphere within their companies. The company will play a facilitating role in redressal of complaints of sexual harassment in such circumstances. If any act of sexual harassment occurs as a result of an act by any third party or outsider I Process Liaison and Consultancy OPC will take all steps necessary and reasonable to assist the affected person in terms of support and preventive action.

COMMITTEE TO SUBMIT ANNUAL REPORT

The Internal Committee shall prepare a report in a prescribed form and submit the same to the Board on quarterly basis. An annual report consisting the cases of all the 4 quarters to be submitted to the company.

January 30, 2022, Bacolod City

Philippines Forstrict compliance

CALVERT MONTANO CHAVEZ
PRESIDENT

BOARD OF DIRECTORS

President	CALVERT MONTANO CHAVEZ
Corporate Secretary	MICHELLE CHAVEZ NESSIA
Treasurer	AR. NELSON NESSIA
Director	CALVIN CHAVEZ JR
Director	JOSHUA HENRY DAYON
Director	JUN MAYORDOMO
Director	JOCEL SION
Director	CALVIN CHAVEZ III
Corporate Counsel	ATTY. CHRISTINE BUGADOR NESSIA



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