



Ecobank

The Pan African Bank

ECOBANK
GROUP
CODE OF
CONDUCT

**WINNING
AS ONE** | **RÉUSSIR
ENSEMBLE**

LETTER FROM THE GCEO



Dear Colleagues,

It is essential for Ecobank's long-term success that we embed the right ethics, culture, conduct and values into all our activities. These are the intangibles that form the foundation of our organisation and drive the right behaviours in every engagement that we have with our customers, colleagues, communities, shareholders, regulators and all other stakeholders.

Leaders and managers in Ecobank must adhere to the highest behavioural standards and act as role models for all Ecobankers. Ethics in leadership and across the organisation is imperative, especially as we continue to execute our strategy, realise our objectives in a sustainable manner and be a trusted adviser to our customers.

Making good decisions and ethical choices in our work builds trust in each other and with our customers. You should never compromise your personal integrity or the company's reputation and trust in exchange for any short-term gain. We are more likely to make ethical choices when integrity, honesty, and compliance guide our decision-making. The Ethical Decision-Making framework: The Right, The Good, and The Fitting should guide you.

We should always be transparent about our motives, learn from our mistakes, and ask for help when faced with a difficult situation. All leaders and managers must foster a culture where employees feel free to ask questions and raise concerns when something doesn't seem right. No employee should be victimized. This Code of Conduct emphasizes the role that each of us plays in building trust, and the approach needed in taking decisions.

Ecobankers, we must all, without any exception, unconditionally live by our values to ensure that we are able to fulfil our commitment to Win as One.

Thank you.

Ade Ayeyemi

19th June 2020

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01 OUR FOUNDATION

Our Values

- Respect
- Accountability
- Customer-Centricity
- Excellence
- Integrity
- Teamwork

Our purpose

Build a pan-African institution that drives financial integration and contributes to the economic development of Africa.

Ecobank values

These values define what Ecobank stands for and are expected to shape the behaviours of all employees in every engagement that they have with customers, colleagues, communities, shareholders, regulators and all other stakeholders.



RESPECT

I respect every Ecobanker and all our stakeholders.

- I respect and value other people’s opinions.
- I create an environment where Africa’s talents can deliver their best work.
- I value and respect the communities in which I live and work.



ACCOUNTABILITY

I do my work and own the outcomes.

- I accept responsibility.
- I am not afraid to be honest, own up to my mistakes and stand corrected.
- I speak up and encourage others to do the same.



CUSTOMER CENTRICITY

I strive to exceed our customers’ expectations.

- I am empathetic.
- I am proactive and responsive.
- I place customers at the centre of everything I do.
- I build winning and trusted relationships with our customers.



EXCELLENCE

I go the extra mile.

- I strive for excellence.
- I am resilient.
- I keep learning and delivering results.
- I innovate and provide solutions.



INTEGRITY

I preserve my integrity.

- I do what I say I will do.
- I am transparent, honest and trustworthy.



TEAMWORK

I value teamwork and collaboration in making a positive difference.

- I win with others and not alone.
- I support other Ecobankers.

The Ecobank Pledge

These are the core commitments that every Ecobanker should make:

I am an Ecobanker.

- 1** I pledge to remain committed and to contribute selflessly to Ecobank. I am committed to the Pan African purpose of Ecobank.
- 2** I work to make financial services accessible to all and to use it as an instrument to unlock Ecobank's full potential in Africa.
- 3** I pledge to always uphold the highest standards of behaviour in the interest of customers, stakeholders, Ecobank and the communities we serve.
- 4** I manage Ecobank's assets and resources prudently and am mindful of our responsibility to ensure the long-term stability of our bank.
- 5** I am always guided by the best interest of Ecobank, our customers, and partners. I never demand or accept payment for private gain.
- 6** I always treat my colleagues fairly and with respect. I embrace Ecobank's diversity.
- 7** I champion the sharing of knowledge and learn from it.
- 8** I contribute my full self, with energy, transparency and accountability. I never place excessive demands on others.
- 9** I understand that living Ecobank's culture is a shared responsibility and I will maintain the highest level of ethical behaviour. I therefore pledge to speak up with courage if I ever see anything that is not right.
- 10** I pledge to accept and welcome constructive criticism – whether from my peers, those I report to, those who report to me or those who I serve. This is how we become stronger and win as one.

I am an Ecobanker and these are the promises that I make.

Making ethical choices

When faced by novel or difficult ethical choices, it is wise to rely on discussion and dialogue with others about the dilemma. In such situations, you can only make good ethical decisions by carefully exploring the issues and taking full account of the insights and different perspectives of others.

While the Code won't tell you exactly what to do in every situation, it can guide you to make good decisions and navigate complex situations where the answer might not always be clear.

When you face ethical dilemmas follow advice. Ask:

Are my decisions or actions **Right, Good, and Fitting?**

The Right: What are my obligations and what should I never do? – Consider duties and determine ethical obligations. Aim to perform the right action.

The Good: What outcome(s) should be produced? Consider future direct and indirect impacts. Aim to produce the most good.

The Fitting: What would a virtuous person do under such circumstances? Consider character traits and motivations. Aim to develop your character.

Is the choice consistent with **Ecobank Values?** Does it build or maintain trust? Never sacrifice long-term reputation and trust for a short-term benefit. Ask questions and get help.

Talk to Culture and Ethics Team, Compliance or HR. Seek help from your manager or another manager. These are good resources to help you make the right decision.

The Three Lenses



How managers can help their team to make ethical choices

Talk, Lead, Achieve and Listen

Talk to your team about ethics and integrity and be clear that you expect work to be done ethically.

Lead by example, by modeling ethical decision-making.

Ensure your team knows that for results to matter, they must be **achieved** the right way. Then, satisfy yourself that results have been achieved the right way.

Make sure your team knows you will **listen**, even if they have something difficult to say.

As a leader, you have a special responsibility for setting the Ecobank culture and the work environment for your team. The way you make decisions, and handle concerns, different opinions, and even bad news, will set the foundation for trust with your teams, customers, and stakeholders. Your success and the success of your team depend on the trust you build together.



02 SPEAKING UP & WHISTLEBLOWING

Do not Stay Quiet when things are not done the right way. Speak Up! You will be protected.

Part of building a culture of trust is learning to speak up when something is not right, so the problem can be addressed.

There is zero tolerance for retaliation

It takes courage to speak up when something's not right. We understand that you might be uncomfortable or anxious. That is why we do not tolerate retaliation.

KNOW THAT YOU WILL NOT SUFFER ADVERSE CONSEQUENCES FOR:

Refusing to do something that violates Ecobank Code of Conduct, Ecobank policies, or the law, even if your refusal results in the loss of business to Ecobank.

Raising a concern in good faith about actual or potential misconduct.

Cooperating with an investigation.

Anyone who retaliates against an employee for speaking up in any circumstance will be subject to disciplinary action, up to and including termination.

You don't have to have all the details or be sure that something is wrong to raise an integrity concern. You can trust that your report or concern will be treated seriously, fairly, and promptly, and if something needs to be fixed, we'll act based on what we learn.

Reporting a concern

You can use an external Whistleblowing platform if you prefer to Speak Up anonymously. The platform is **independent** of Ecobank and a reporter has an option to remain anonymous or disclose his/her identity.

All reports received are treated and feedback on actions taken provided to the whistleblower. Raising a concern should be as easy as possible. That's why there are a variety of ways to tell us when something is wrong. Complaints are treated confidentially. Speak-Up Channels are displayed here:

Speak-Up and Whistleblowing Channels:

Choose whichever reporting option you are most comfortable using. Whichever option you choose, your confidentiality will be protected:

@ Email: ethics@ecobank.com
(internal)

@ Email: gceooffice@ecobank.com
(internal)

🌐 Web: www.reports.ethicspoint.com
(external & independent)

In addition, you can always raise concerns with your manager, any Ecobank manager, HR or Compliance.



Read more:

[Ecobank Whistleblowing Policy](#)
[Ecobank Policy on Harassment and Bullying](#)

How managers should handle concerns

If someone comes to you with a concern, you have a special responsibility to listen and act. Handling concerns appropriately is critical to preserving trust and protecting Ecobank

IF SOMEONE RAISES A CONCERN, TAKE THESE SPECIFIC STEPS:

- 1 Remove distractions and listen carefully. Thank the person for speaking up – remember that they've just done something difficult and very important for the company.
- 2 Respond respectfully and take every concern seriously, even if you disagree. Show that you are committed to solving the problem.
- 3 Make sure you protect the person's confidentiality – avoid discussing the conversation with others on your team.

As a manager, you should feel empowered to resolve performance issues yourself, but you should escalate integrity concerns about business ethics or misconduct to the Compliance unit. If you have a question or are not sure whether you can or should resolve the issue yourself, you can always engage your Compliance unit or log in your inquiry on www.reports.ethicspoint.com or email ethics@ecobank.com for advice.



03 RESPECT OUR CUSTOMERS WIN THEIR TRUST

Our value of Customer-Centricity seeks to:
'Build winning and trusted relationships through differentiated experiences'

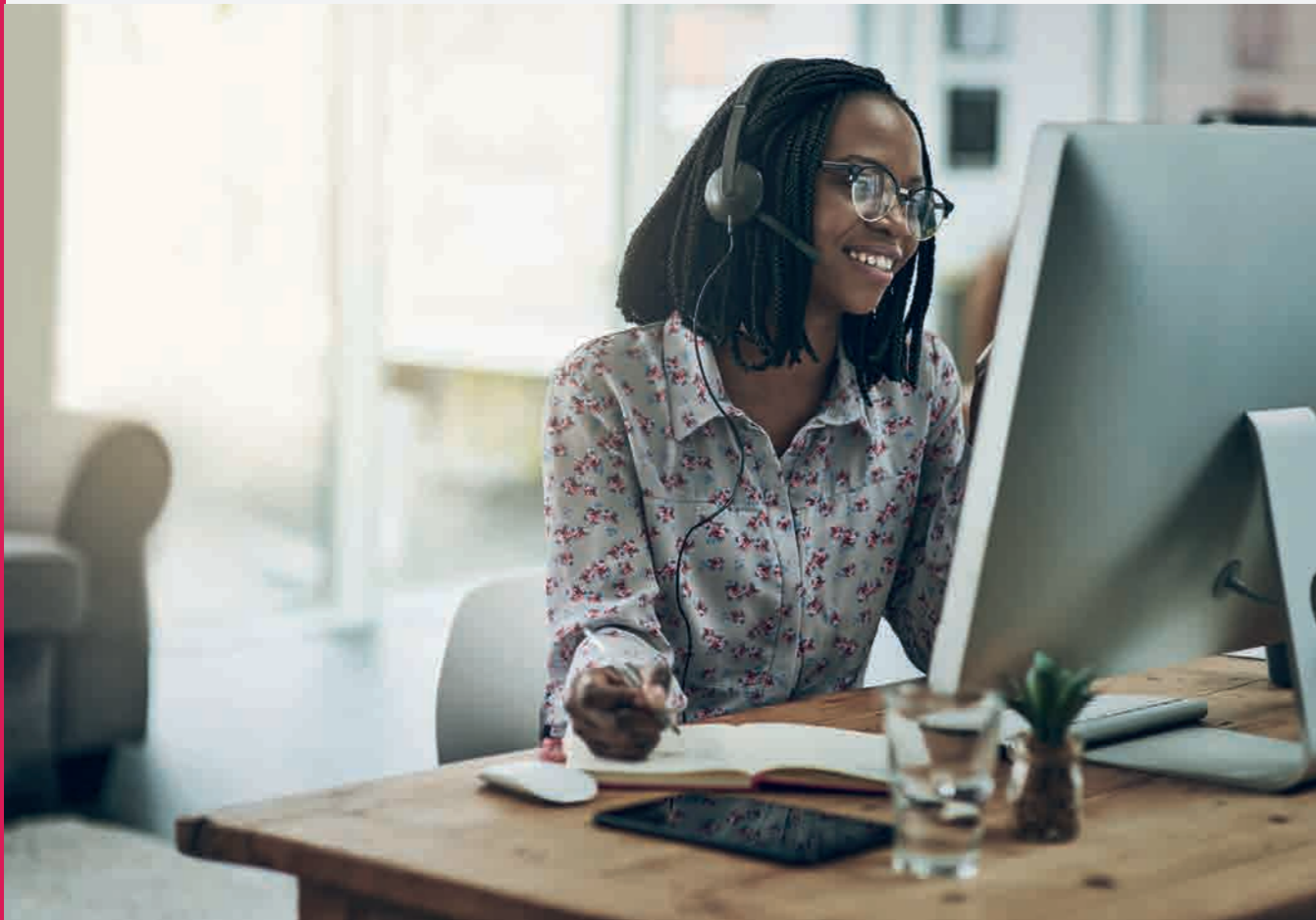
Customer-Centricity is a core Ecobank Value. When making decisions, ask yourself: will this build winning and trusted relationships through differentiated experiences with the customer?

As a banking group, our ability to win and preserve customer trust is critical to our success.

Ecobank Customer Experience principles

How do we 'Build winning and trusted relationships through differentiated experiences'?

In fulfilling all these live by and complement Customer-Centricity with all our other values. Do not compromise your integrity or that of the Bank to be customer-centric.



See it from THEIR POINT OF VIEW

Use simple language in interactions with customers

Listen to customers. Seek first to understand before being understood

Demonstrate emotional intelligence

RECOGNISE THEM and tailor your offer

Display awareness of customer needs and circumstances

Put yourself in the customers' shoes

TAKE RESPONSIBILITY and resolve it first time

Own and follow through on customers' complaints until they are resolved

Treat the Bank's success as yours

KEEP THEM informed

Proactively communicate with customers, and provide constant feedback

Provide accurate and complete information to customers at all times

BE ACCESSIBLE and efficient

Be responsive and agile. Work quickly and efficiently to minimise time and effort

Be approachable and present a friendly demeanour to customers

Provide colleagues with support required to promptly and effectively serve customers

DO WHAT you say you will

Mean the words you say, and deliver on service promises

Be sincere and trustworthy in interactions with customers

Be open, fair and transparent

Be accountable and hold others accountable

Go the EXTRA MILE

Demonstrate a passion for service excellence and high-quality performance

Treat customers as priority, and place them at the heart of all actions/decisions

Be committed to identifying improved ways of working and innovative solutions

Be resilient in the face of challenges



Learn more from:

Ecobank CX Behaviours Catalogue

Confidentiality

Avoid intentional or unintentional disclosures of sensitive or confidential information. Such information should be used only in connection with our job responsibilities. Sensitive or confidential information may only be shared in the following circumstances:

- a. With other Ecobank employees who have a need and are authorized to have this information.
- b. With third parties where this has been authorized in writing by the customer, designated Ecobank employee, supplier or other owner of the information.
- c. Pursuant to a statute or regulation, a court order or other legal process.

Examples of sensitive or confidential information:

- a. Customer information.
- b. Ecobank trade secrets and know-how, etc.
- c. Management information systems, data, and reports.
- d. Non-public Information.
- e. Information arising from our dealings with regulators and government agencies.
- f. Supplier or vendor information.
- g. Any information that is potentially prejudicial to the interest of the group
- h. All Internal memos and email correspondence



We do not make improper payments

You should be truthful and transparent in interactions with customers, suppliers and anyone whatsoever. Your decision or their decision must not be influenced by improper payments or gifts.

Corruption harms our customers in many ways, including sometimes causing them to pay more than they should. Winning and preserving customers' trust every day is more important than any benefit we might get from doing business improperly.

In some parts of the world, paying a bribe to get business may be something that others are doing. You should not participate even if it is the norm in an environment. Ecobank would rather lose the business than secure it through a bribe, kickback, or other improper benefit.

Giving and receiving gifts, hospitality and travel can build strong working relationships and goodwill between the Bank and those we do business with. But gifts, meals, or trips that are extravagant or lack transparency or a legitimate purpose may be viewed as bribes or as simply inappropriate. These things erode trust and harm our business.

Gifts given or accepted must comply with policies

Gifts are anything of value – an item, a service, hospitality, or entertainment from customers, suppliers or other outsiders.

Any gifts given or accepted must comply with local policy. All gifts and entertainment require pre-clearance before they are given or accepted. Approval lines are defined in the Gifts and Entertainment Policy and include your line manager and/ or Group Compliance for ETI staff and local Head of Compliance for affiliates and subsidiaries. Gifts given or received with corrupt intent are prohibited.

In situations where refusing or returning the gift is truly impractical or would adversely affect the relationship, report to the local Head of Compliance (countries) or Group Compliance (ETI) to determine how to dispose of it.

✔ Practical Steps

- 1 Do not offer or pay bribes, or kickbacks to anyone.
- 2 You are prohibited from engaging in corrupt payments of all kinds, including payments to secure permits or approvals, and small payments to speed up a routine government process (often known as a 'facilitation payment').
- 3 In any deal, avoid hidden terms or arrangements and reduce complexity wherever possible, because transparent transactions reduce the risk of a bribe or kickback.
- 4 Use partners that have a reputation for integrity, and report signs that a representative is unethical or could be paying a bribe. Do not ask a representative to give gifts, hospitality, or travel on our behalf.

- 5 Make sure that any gifts, hospitality, or travel we offer to government officials or customers are reasonable and appropriate, and pre-approved.
- 6 Hire candidates based on their merits, and do not make hiring decisions to benefit a customer or government official.
- 7 Make charitable donations only to support a legitimate charitable cause, not as part of an exchange of favours.



Learn more:

Ecobank Gifts and Entertainment Policy
 Ecobank Inducement Policy
 Ecobank Group Anti-Bribery and Corruption Policy



**04 RESPECT
OUR HOSTS**
WIN THEIR
TRUST

Comply with the letter and spirit of all relevant laws and regulations in force in your county.

Adopt the stricter position whenever conflict arises between any Group policy, local laws and regulations.

Respect Laws

Accessible Services

Community Service

Respect laws

Ecobank has operations across Africa and selected markets globally. Respect the laws wherever we do business.

This helps us to build trust with governments, strengthen the communities where we live and work, and contribute to a fair society where we enjoy the protection of these same laws.

✓ Practical Steps

- 1 Comply with the laws and regulations of all the places where you operate.
- 2 Stay honest and transparent in discussions with government representatives and officials.
- 3 Respond truthfully, appropriately, and promptly to government inquiries and requests for information.
- 4 Comply with global trade controls and sanctions that prohibit us from doing business with certain countries, governments, entities, and individuals.
- 5 Comply with authorities that regulate Anti-Money Laundering and Counter-Terrorism Financing

Learn more:

ECOBANK Group Policy on the Prevention of Money Laundering, Terrorist Financing and Sanction Breaches
Ecobank Group Data Protection and Privacy Policy (ref: GDPR and related requirements)



Accessible services

We prioritise inclusive design in the development of our products and services.

Designing accessible products is a legal requirement in many of the places where we operate. It's also the right thing to do.

With our Digital Banking offering, we believe we can reach diverse populations (financial inclusion) and lower transaction costs for our communities.

✔ Practical Steps

We make our products accessible to all our target markets

We provide accurate information about the accessibility of our products, and do not promise future improvements unless we are sure that we will deliver

 **Learn more:**

Ecobank Treat Your Customer Fairly Policy

Volunteering our time during Ecobank Day.

Supporting and promoting Ecobank Foundation programs:

- Financial Inclusion
- Women and Girls Empowerment
- Health and Education

Community service

We are committed to respecting local culture and promoting volunteerism to ensure that our services play a positive role in the host country and community.

Ecobank Foundation is dedicated to improving the quality of life for people across the continent.



05 RESPECT YOUR COLLEAGUES, WIN THEIR TRUST

When making decisions, ask yourself: does this improve our goal of Winning-As-One?

The strongest contributions come from teams who trust each other—those that can be open, honest, and constructive with one another. It takes all of us working together to cultivate an atmosphere of mutual respect, inclusion, and collaboration.

Foster diversity and inclusion

Contribute to a safe and productive workplace

Avoid conflicts of interest

Foster diversity and inclusion

We work better together because of our differences, not despite them.

We believe that we best serve everyone on the planet and enrich our own culture through the diverse skills, experiences, and backgrounds that each of us brings to the company.

✓ Practical Steps

- 1 Provide equal employment opportunities to all qualified candidates and employees.
- 2 Do not discriminate, directly or indirectly on the grounds of race, nationality, colour, health status, disability, religion, gender, political opinion, union affiliation, social origin or marital status in the area of recruitment or employment at Ecobank. This also includes job selection, training, promotion, appraisal, salary administration and terms of conditions of employment.
- 3 We are committed to hiring people with disabilities and provide reasonable accommodations to qualified employees.
- 4 We examine our unconscious biases and take steps to create an inclusive culture that makes every employee feel welcome.



Read more:

Ecobank Recruitment Policy
Ecobank Policy on Diversity and Inclusion



Contribute to a safe and productive workplace

We maintain a work environment that empowers everyone to do their best work.

A safe workplace inspires trust and allows us all to contribute and succeed. Discrimination, harassment, and unsafe working conditions diminish what we can achieve together.

Ecobank is committed to maintaining a drug free workplace and promoting high standards of health and safety for individuals working at company locations. This commitment is jeopardized when any person uses illegal drugs or alcohol on the job, comes to work under the influence of alcohol or drugs, or possesses, distributes or sells illegal drugs in the workplace.

✔ Practical Steps

- 1 We treat others with respect and do not tolerate harassment or discrimination.
- 2 We integrate sound safety and health practices into our operations and comply with workplace safety regulations.
- 3 We resolve problems respectfully, and never resort to acts or threats of violence.
- 4 We do not work under the influence of drugs or alcohol.

Read more from the following Ecobank policies:

- Drugs, Cigarette and Alcohol-Free Workplace Policy
- Violence at the Workplace Policy
- Harassment and Bullying Policy



Avoid conflict of interest

We make good decisions for our teams, our work, and for Ecobank.

Conflicts of interest can arise when our personal relationships or financial interests overlap with our job responsibilities.

If we don't navigate potential conflicts of interest carefully, these situations can impact the decisions we make, erode trust within teams, and harm the Company's reputation.

This is the case whether or not you believe there is conflict of interest as long as there are doubts or perception of conflict.

✓ Practical Steps

- 1 We act in the best interests of Ecobank.
- 2 We avoid situations where a personal relationship or financial interest might influence how we make decisions in our jobs.
- 3 We understand that a conflict of interest can exist even if we are convinced that our decisions will not be affected by the outside relationship.
- 4 When conflicts of interest arise, we disclose them and get advice or approval.
- 5 Before taking on outside assignments, we ensure that the work does not harm Ecobank's business interests or break any employee agreements we have signed.

Read more:

Ecobank Policy on Employment of Relatives
Ecobank Policy on Related Party Transactions
Ecobank Procurement Policy
Ecobank Conflicts of Interest Policy



06 WIN OUR INVESTORS' AND THE PUBLIC'S TRUST

When making decisions, ask yourself: does this strengthen or harm Ecobank's reputation with investors and the public?

Our investors must have confidence that we will create value for them in a responsible and thoughtful way. Earn their trust by protecting our assets and information, accurately stating where we are headed as a company, and honestly communicating with them and with the public.

Don't trade on inside information

Keep accurate records and contracts

Communicate accurately to the public

Protect ecobank's assets

Don't trade on insider information

We maintain trust with our investors and the public by respecting financial laws, which means we do not trade based on material non-public information.

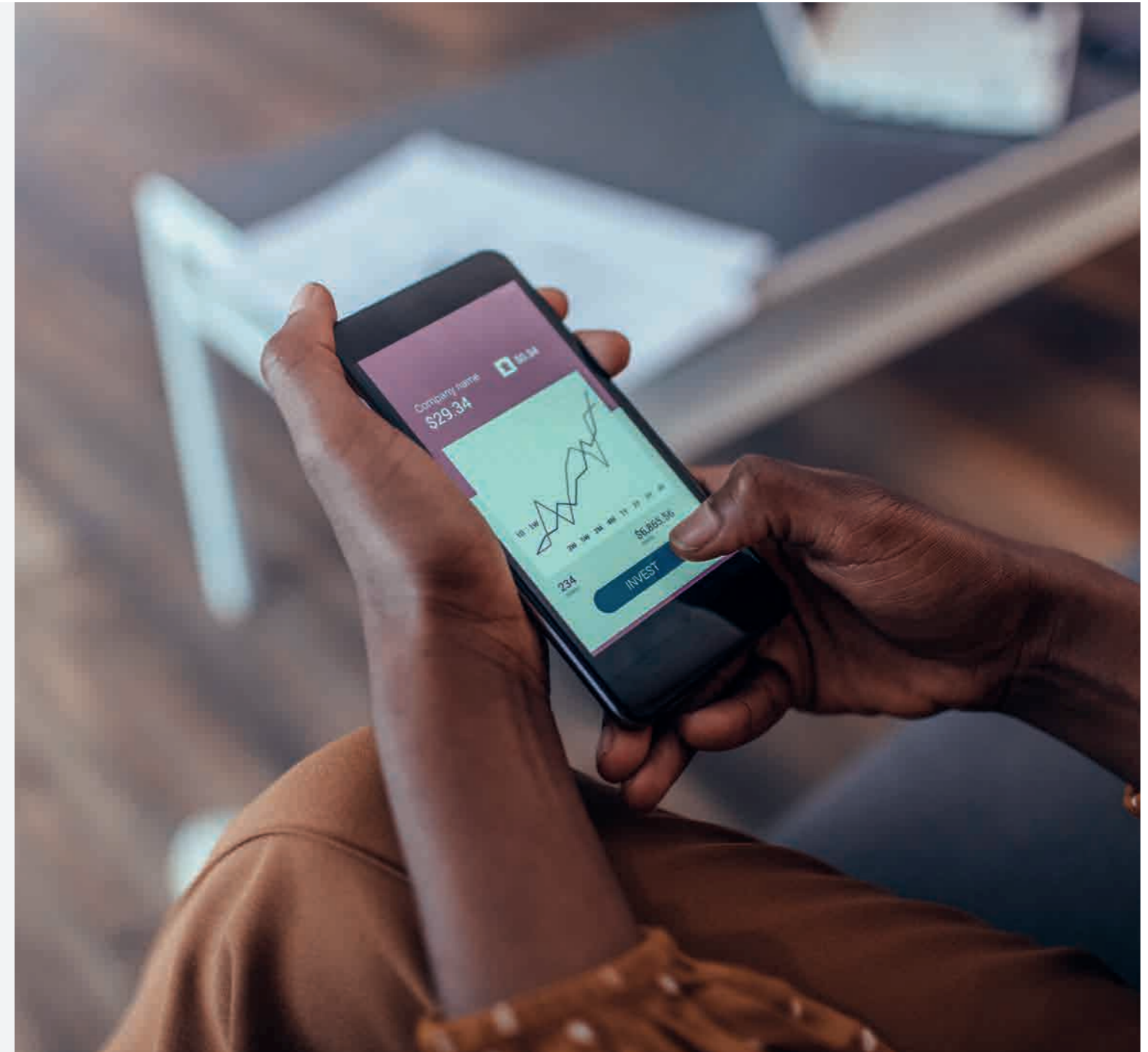
In our work, we may become aware of material, non-public information about Ecobank or companies we do business with. Information is 'material' if a reasonable investor would consider it important in deciding whether to buy or sell that company's securities. Information is 'non-public' if it has not been broadly communicated to the investing public.

Trading Ecobank securities or the securities of any other company based on this information not only breaks trust with our investors and the public, but is also illegal, violates company policy, and is unfair to other investors.

✓ Practical Steps

- 1 We never buy or sell any securities based on material, non-public information.
- 2 We do not give someone else (for example, a friend, spouse, or broker) a 'tip' regarding material, non-public information.
- 3 We do not recommend or suggest that anyone else trade in the securities of any company based on material non-public information, even if we are not sharing the information itself.
- 4 We consult with Compliance before buying or selling public securities where we have questions as to whether we may be in possession of material non-public information

Learn more from:
 Code of Practice for Staff Dealing in Ecobank Securities
 Ecobank Conflicts of Interest Policy
 Ecobank Personal Account Dealing Policy




Keep accurate records and contracts

Ensure bank records are clear, accurate, and complete.

Investors rely on accurate and easily comprehensible information to understand our financial results and where we are headed as a company, and to have confidence in that direction. Keeping accurate records is critical to maintaining investors’ trust, making good business decisions, and meeting our regulatory obligations as a public company.

✔ Practical Steps

- 1 We honestly and accurately record and report financial transactions and business information, following applicable laws, regulations, and accounting practices.
- 2 We are transparent about our commitments to our customers, and our written contracts reflect the actual economics of the deal.
- 3 We don’t make side agreements or other ‘off-the-book’ arrangements.
- 4 We use standard agreements and contracting processes or get approval for custom terms.
- 5 We execute financial transactions only with appropriate authorization and record them in compliance with Ecobank’s accounting practices.
- 6 When we retain and dispose of documents, we follow established corporate retention requirements that meet our legal obligations and long-term business needs

 **For more information see:**
 Ecobank Records Management Policy
 Ecobank Data Protection Policy



Communicate accurately to the public

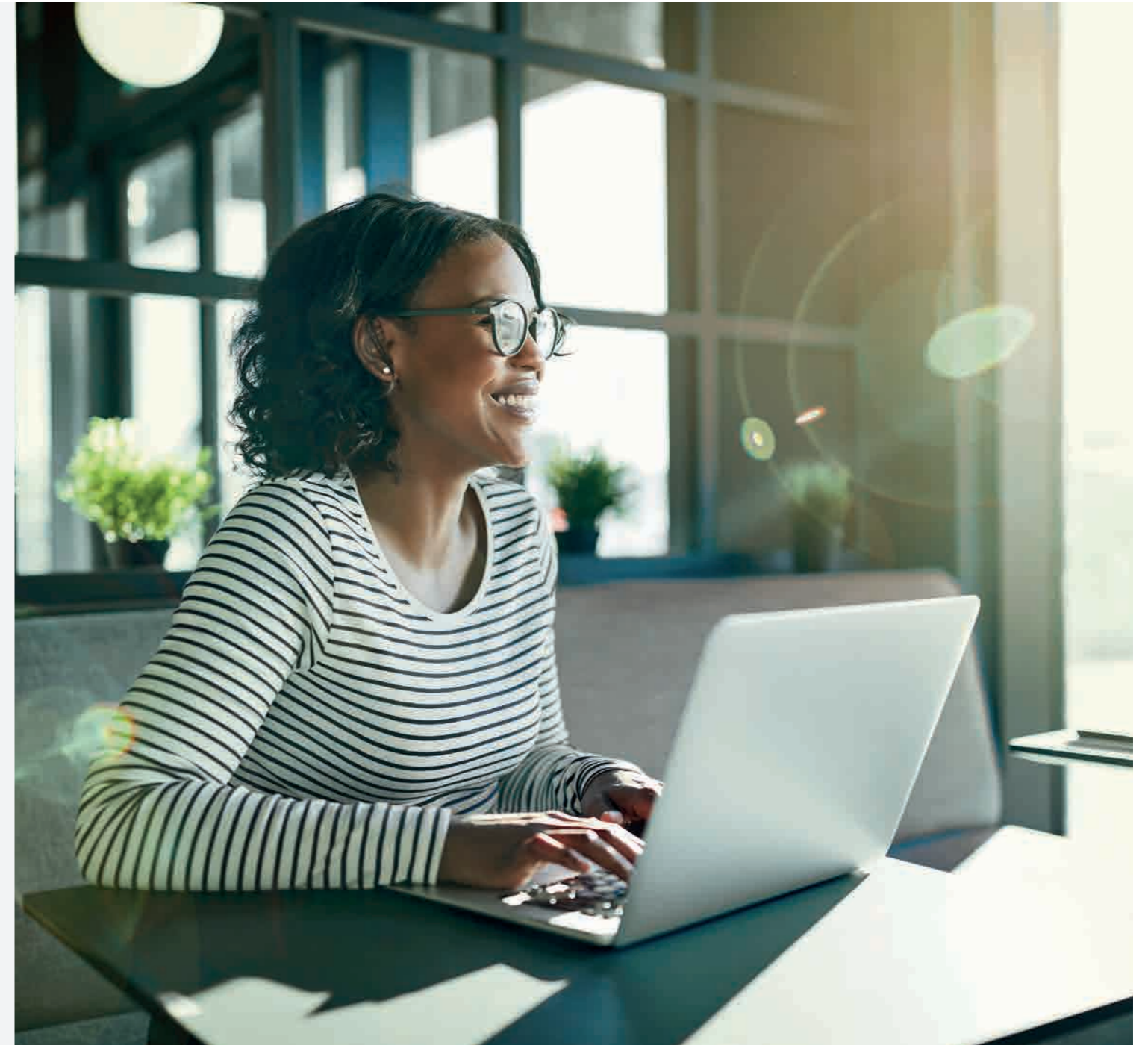
Our public statements and communications are honest and not misleading.

What we say and how we say it matters. We will win and preserve the trust of our investors and the public only if they know they can rely on what we tell them.

✓ Practical Steps

- 1 We make full, accurate, and timely financial disclosures in reports and documents we submit to the Stock Exchanges and in other public statements.
- 2 We listen carefully to feedback and questions from investors and other stakeholders.
- 3 We do not speak on behalf of the company unless authorized to do so; we direct analyst and media inquiries to Investor Relations or Corporate Communications.
- 4 We make sure that any communications about our products and services are honest and accurate.
- 5 If we endorse our products and services on social media, we make our company affiliation clear and state our honest opinion or belief about the endorsed product or service.
- 6 Our advertising and promotional material are accurate and free from false claims.

 **Read more:**
Corporate Communication Policy



Protect Ecobank's assets

We are responsible stewards of Ecobank's assets.

We use company assets (financial and non-financial) to do our jobs every day. These assets belong to Ecobank; we owe it to our investors to use them responsibly and in ways that preserve trust and add value.

✓ Practical Steps

- 1 We spend Ecobank's funds wisely, and guard against waste and abuse.
- 2 We exercise good judgment when using company provided assets and use them for personal reasons only if it does not interfere with our job responsibilities or harm our work environment.
- 3 We use our corporate accounts and services, not personal accounts or services, for business correspondence and data.
- 4 We understand that business-related data is Ecobank's property, and that it may be accessed, preserved, and reviewed in accordance with our policies and applicable laws.



For more information see:
Ecobank Conflict of Interest Policy
Ecobank Procurement Policy



Notices to all employees (including Directors)

Upholding the Code of Conduct (the Code)

You are expected to uphold this Code of Conduct (the Code) and all Ecobank policies, as well as laws and regulatory directives. You must:

- Read, understand, and comply with the Code, and the policies, laws, and regulations that apply to your job.
- Speak up when you see possible or suspected violations of the Code, Ecobank policies, and legal and regulatory requirements.
- Be truthful and cooperate fully in any internal investigations.
- Do not conceal or destroy information.
- Complete training on the Code, and attest that you understand and commit to comply with the Code.
- Note that failing to read or attest to the Code does not excuse you from these responsibilities. We all individually and collectively remain bound by the Code.

Annual Attestation

The Code of Conduct applies to all Directors, Executives, Employees and Outsourced Personnel of ETI and all affiliates and subsidiaries. Individual Annual Attestation is mandatory and must be evidenced (manually or digitally).

Enforcement and waivers

The Code of Conduct is mandatory, and violation of the Code may result in disciplinary action, up to and including termination of employment or contract.

Only the Group Board of Directors may waive a provision of the Code for a specified period not exceeding one year. Any waiver that is granted will be disclosed for transparency and as required by any law or regulation. Where there are any inconsistencies between the provisions of this Code and any law or regulation in an affiliate or subsidiary, the law or regulation shall prevail.

Oversight

This Code supersedes previous Codes and Rules on Business Ethics. Note to Directors, the Code of Conduct Policy for Directors also applies. This Code was designed based on feedback from the Culture, Conduct and Ethics Program

launched in 2019, which has been endorsed by and has the full support of the Group Board of Directors. The Board of Directors and Management are responsible for overseeing the Culture Conduct and Ethics Program.



Reporting options

@ Email: ethics@ecobank.com
(Group Office)

@ Email: gceooffice@ecobank.com
(GCEO's Office)

🌐 Web: www.reports.ethicspoint.com
(an independent, external
whistleblowing platform)

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The Pan African Bank