

To whom it may concern

## **EXIM & MFR ENTERPRISE (EXIM) CODE OF CONDUCT**

EXIM is strongly committed to proper corporate governance. Our Code of Conduct (COC) requires employees and all business associates that we work with, to act with fairness and integrity, observing the highest standards of personal and business ethics in accordance with the ISO 37001 Standard.

We would like to outline how employees of EXIM are expected to conduct themselves when dealing with your company.

Our COC requires employees to treat our business associates ethically. In this respect, we avoid conflicts of interest and ensure fair business dealings by never offering, giving, requesting or accepting any improper inducement.

Gifts and entertainment offered must be nominal in value and is an accepted practice in the normal course of business dealings. Nominal value is defined as an amount that a reasonable person could not construe as an attempt to influence behaviour that conflicts with the principles expressed in this letter.

Our EXIM Employee Handbook and ISO 37001 Manual explain the conduct of our dealings with business associates. EXIM would comply with all applicable laws to ensure fair and upright practices are followed in the countries in which we have business dealings.

We reassure that with your help, our collective business interests will be of the highest ethical standard. Specifically, we confirm that our employees are fully aware that any action which deviates from the above principles are strictly prohibited. You and your staff are encouraged to report potential violations involving EXIM employees to me, at our company's contact.

Enabling the reporting of potential violations of the law or our COC can be viewed as evidence of our company's commitment to the honest and open business environment we both desire.

Thank you for your support in our good governance journey. If you have any concerns or questions regarding anything stated in this letter, please do not hesitate to contact me.

Sincerely,

S K Ng  
Managing Director

*To report violations of the law or the Code of Conduct, you may call EXIM & MFR ENTERPRISE business number at +65 6743 0033 and speak to me personally. You may remain anonymous.*