

Compliance Department

Vendors code of conduct **2026**



Vendor's code of conduct

1- Introduction:

Jordan Kuwait Bank is committed to maintaining the highest standards of ethical and professional conduct. This Code sets out the mainly standards of behavior that expected by organizations, their representatives and employees, and subcontractors who provide goods or services to Jordan Kuwait Bank. This Code does not apply to individuals who are required to follow the Jordan Kuwait Bank's Code of Conduct.

2- Key principles:

We expect from our vendors and third parties who are dealing with Jordan Kuwait Bank to be aware and comply with the following points:

- **Compliance with Laws and regulations:** We require our vendors and third parties to comply with all applicable laws, rules, and regulations, including, but not limited to: anti-money laundering and anti-terrorist financing laws, anti-bribery and anti-corruption laws, tax laws, labor laws, privacy and information security laws, environmental laws, human trafficking, and technical support regulations.
- **Conflicts of Interest** We expect our third parties and vendors to disclose any actual, potential, or perceived conflicts of interest prior initiating their relationship with us, or as soon as a vendor becomes aware of a conflict after initiating a relationship; and we expect fair, non-collusive competition among our potential vendors, contractors, subcontractors, or any other potential third parties with us.
- **Anti-Bribery and Anti-Corruption** We take a zero tolerance approach to bribery and corruption. Our vendors must act professionally, fairly and with integrity in all business dealings on behalf of Jordan Kuwait Bank, Vendors and those acting on their behalf are also prohibited from providing, facilitating, or expediting payments to anyone regardless the amount.
- **Gifts** Our employees who concerns with the vendor process with Jordan Kuwait Bank, and the members with bidding committee cannot accept a gift (or multiple gifts) from a vendor Regardless the value Cash or cash equivalent gifts of any value are strictly forbidden during the bid or supply period, otherwise the gift acceptance policy is applied.
- **Business continuity** all contractors should have an appropriate business continuity plan.
- **CONFIDENTIALITY AND NON-DISCLOSURE** all data and information that provided or will provided to the contractor or/ and subcontractor which related to the project, or any other concern should be confidential, and the contractor or/ and subcontractor should not disclose any data or/ and information to any other third party without a writing approval from Jordan Kuwait bank, and the contractor or/ and subcontractor should comply with the non-disclosure agreement (NDA).

- **Human Rights:** JKB expects its suppliers to treat people with respect and dignity, encourage diversity, accept different opinions, promote equal opportunities for all, and foster an inclusive ethical culture.
- **Child Labor:** JKB expects its suppliers to ensure that illegal child labor is not used in the performance of their work. The term "child" refers to any person under the legal age.
- **Human Trafficking:** Suppliers must strictly adhere to regulations prohibiting human trafficking, comply with all applicable local laws, refrain from violating the rights of others, and addressing any negative human rights impacts resulting from their operations. Suppliers must educate employees about prohibited trafficking activities, discipline employees found to have violated the law or rules, plus notify the Bank of violations and actions taken against them.
- **Environment, Health, and Safety:** JKB expects its suppliers to operate in a manner that effectively manages risks, conserves natural resources, and protects the environment. JKB also expects suppliers to comply with all applicable environmental, health, and safety laws, regulations, and directives. Suppliers are required to protect the health and safety of their employees, visitors, and all those affected by their activities.
- **Whistle blowing:** all vendors can notify the concerned persons in the bank about any breach related to the vendor's works or any other breach as mentioned below in clause (4).

3- Compliance with the code:

Vendors who submit a proposal to or enter into a supply agreement with Jordan Kuwait bank will be provided with a copy of this Code, Vendors are expected to self-monitor their compliance with this code while conducting commercial business's with or on behalf of Jordan Kuwait bank and to inform us in a timely manner of any non-compliance incident, any vendor that does not fully comply with this code, is expected to remediate any lapses to Jordan Kuwait bank satisfaction in a timely manner.

Failure to agree on a remediation plan, or failure to implement it, could adversely affect the ability to award additional work and/or resulted in termination.

4- Blow the whistle:

Jordan Kuwait bank is committed to integrity, honesty, and transparency in everything that we do, if a Vendor becomes aware, or suspects, violations to this Code or of Jordan Kuwait bank policies, standards or procedures, applicable laws, or regulations, they are requested to promptly report such violations.

Jordan Kuwait Bank will treat all reports confidentially, fairly, and in a timely manner.

Jordan Kuwait Bank will not take any action, if possible, that would cause to suffer any detriment for the vendor/ whistle blower, as long as the Vendor makes the report in a good faith.

Vendors can raise their concerns through Jordan Kuwait Bank whistle blowing channels:

Anti-bribery and corruption and fraud unit – compliance department:

Email: **abc-fraud@jkbank.com.jo**

When you submit a whistle blowing it should contain the following details:

Whistle blower name (optional), email address or contact number, the nature of relation with Jordan Kuwait bank, required details about the complain or breach or the whistle blowing.

Supplier Name:

Signature:

Date: