

## **NORD/LB Singapore – Fair Dealing Guidelines Commitment**

The Guidelines on Fair Dealing issued by Monetary Authority of Singapore (MAS) aim to promote fair dealing by financial institutions when they conduct business with their customers.

The guidelines stipulate five fair dealing outcomes that are pivoted on the following principles:

- Fair dealing is central to corporate culture
- Products and services offered are suitable for target customer segments
- Customer are served by competent representatives
- Customers are provided with clear, timely and relevant information to make informed decisions
- Customer complaints are handled in an independent, effective and prompt manner

The outcomes are embodied in NORD/LB Group's Code of Conduct. The Code is equally applicable to NORD/LB Singapore, being a branch of NORD/LB Group. The Code, which covers areas such as dealings with customers and customer information, complaints management, transparency, whistle-blower system etc. The NORD/LB Group's Code of Conduct is available on the group website at [www.nordlb.com](http://www.nordlb.com).

Customer complaints and feedback are a top priority for NORD/LB.

Customers can write to the NORD/LB Group Complaints office from the link on the NORD/LB Group website. Customers can also report misconduct/whistle blow at the same NORD/LB Group link at: at [www.nordlb.com](http://www.nordlb.com).

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