Our Agreement

We, the employees of enda inter-arabe, commit to act in accordance with the following principles:

<table>
<thead>
<tr>
<th>Our values</th>
<th>We commit to:</th>
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</table>
| **Integrity and honesty**           | - Respect our word and our commitments  
- Refuse bribes or presents from our clients  
- Never take any money without giving you a receipt to confirm your payment  
- Offer financial products that are appropriate to your situation and be vigilant about avoiding your over-indebtedness  
- Keep your personal information confidential and ask for your permission if we need to share any information related to you  
- Not share details about your personal life with anyone |
And in return:

<table>
<thead>
<tr>
<th>Our values</th>
<th>We ask that you:</th>
</tr>
</thead>
</table>
| **Integrity and honesty**               | - Avoid offering gifts (money or other) to enda inter-arabe employees  
- Not ask for gifts (or money) from other clients as a condition for them to access enda’s services  
- Answer honestly when answering our employees’ questions (loan officers, cashiers and supervisors), especially concerning other loans or debts                                                                 |
| **Transparency**                        | - Provide your loan officer and supervisor with as many details as possible  
- Inform us of plotting or scheming by other clients or employees to deceive enda  
- Notify us of address and family situation changes  
- Consult your loan officer if you are having difficulties with your project: they are there to help you                                                                                           |
| **Listening to and respecting our clients** | - Share your complaints in a clear and constructive manner  
- Treat the other clients and your loan officer with the same respect that you expect from them  
- Stay calm and avoid raising your voice                                                                                                                                                           |
| **Sense of responsibility and respect for the environment** | - Wait your turn, especially if there is a line  
- Do not smoke in enda’s offices  
- Keep the property clean and throw garbage into the trash cans  
- Avoid wasting resources  
- Let enda employees know about any activity or behavior around you that seems suspicious (theft, branch security, bribery, inappropriate behavior)                                                   |

If you feel that the enda inter-arabe team has not adhered to one or more of these commitments or if you have suggestions for improving our services, please call our free hotline at **80 100 349**

**IN FULL CONFIDENTIALITY**