



CFAO Motors Insurance Limited

(An Authorised Financial Services Provider – Licence #20220)

Code of Conduct

INTRODUCTION

This **Code of Conduct** is intended to act as a guideline for management and employees in the handling of fair and equitable relations practices.

It is not intended to be a voluminous document “cast in stone”, but rather as an instrument for defining consistency in both employer and employee needs and requirements, concomitant to statutory law, rules and regulations and subject to update and amendment from time to time.

The content of this document is in line with legally acceptable norms and consistent with Group policies. Motors Group Office will establish the parameters of application and the divisional/franchise/business operations are required to comply accordingly. It is acceptable that specific operational requirements, based on geographic location, can influence available options, however, as stated above, consistency must apply to application.

Caution and absolute regularity must be applied to all dealerships / branches / divisions / businesses operations within the Group in matters relating to fair practices and issues directly related thereto.

A copy of this Code must be available at all times as a guide and indication of Group requirements.

OBLIGATIONS AND RIGHTS:

We recognize that the relationship between employer and employees contains mainly elements of common interest, as well as elements of conflicting interest. Socio-political changes are rapidly taking place in all facets of our daily environment and management will ensure that a realistic approach is continuously maintained.

All employees have the following obligations and rights:

EMPLOYEE OBLIGATIONS:

- The obligation to meet the statutory and agreed terms of the employment contract.
- The obligation to further the business interests to the best of his/her ability.
- The obligation to meet acceptable and agreed standards of work requirements and performance.
- The obligation to refrain from misconduct and unacceptable behavior.
- The obligation to abide by reasonable policies and procedures.
- The obligation to be respectful to all, irrespective of station or standing.
- The obligation to carry out management’s legitimate instructions.
- The obligation to observe all statutory requirements pertaining to conditions of employment and conduct.
- The right to fair discipline in terms of the employment contract, agreements and legislation acceptable in law.



Legislation:

“We will operate within the laws of the land and will abide by current and updated statutory legislation.”

The legislation that is applicable to the employment of staff is as follows:

- Main Industrial Agreement and other subsidiary Agreements for the Motor Industry, administered by the Motor Industries’ Bargaining Council (M.I.B.C.O.).
- The Labor Relations Act.
- The Skills Development Act.
- The Employment Equity Act.
- Compensation for Occupational Injuries and Diseases Act. (WCA)
- Unemployment Insurance Fund Act.
- Occupational Health and Safety Act. (OHS Act)
- Income Tax Act.
- Wage Determinations applicable to certain categories of staff.
- Acts online website at www.acts.co.za

Acts and statutes which required to be displayed in a conspicuous position at the work place, irrespective of the above, will be so placed by the management.

External FAIS Compliance Officer:

Name: Associated Compliance Motor (Pty) Ltd

Landline: 011-678 2533

E-mail: Info@associatedcompliance.co.za

Web: www.associatedcompliance.co.za

This is an extract from the Code of Employment Practice for CFAO Motors (Pty) Ltd
