

COUNTRY BANKERS LIFE
INSURANCE CORPORATION

CODE OF CONDUCT

TABLE OF CONTENTS

SUBJECT	PAGE
General Conduct	1
Attendance and Punctuality	1-3
Orderliness in the Work Station	4
Office Attire	4
Use of Company's Properties/Safety Measures	5
Solicitations	5
Disclosure of Information	6
Entertainment of Visitors	6
Illegal Vices	6
Loitering	6
Conflict of Interest	7
Financial Interest	7
Penal Provisions for Light offense	8
Office Attire	8
Orderliness in the work station	8
Entertainment of Visitors	8
Loitering	8
Too Often Personal Calls (outgoing/incoming)	8
Extension of Break Period to more than Prescribed 15 minute time	8
Penal Provisions for Moderate Offense	9
Attendance and Punctuality	
Tardiness/Undertime	9
Habitual Tardiness	9
Punching of Time Cards	9
Punching of Other's Time Cards	9
Absence Without Leave (AWOL)	9
Use of Company Properties/ Safety	9
Solicitations	9
Illegal Vices	9
Financial Interest	9
Penal Provisions for Serious Offense	10
Disclosure of Information	10
Conflict of Interest	10
Penal Provisions for Grave Offense	10
Insubordination or refusal/disobedient	
To lawful orders by superior	10
Serious misconduct or willful disobedience	10
Unofficial transactions using company's Name and company position	10
Gross habitual neglect by the employee of his duties	10
Commission of crime or offense by the employee against the person of his employer or any immediate member of his family or by his duly authorized representative.	10

GENERAL CONDUCT:

COUNTRY BANKERS LIFE Employees expect fair and considerate treatment in matters affecting their employment and a sincere concern for them as individuals. The company in turn expects them to serve efficiently, diligently and faithfully, to exercise courtesy and dignity and to conduct themselves, both off and on duty, in manner reflecting credit upon themselves and the company.

In addition to time-honored requirements and good behavior, there are minimum standards of conducts for employees, which have been defined in relation to specific situations. Thorough understanding is essential as failure to observe them may result in appropriate disciplinary action.

A. ATTENDANCE AND PUNCTUALITY

- All employees are required to be punctual and regular in their attendance.
- All employees are expected to be at work during working hours, except during authorized breaks, authorized out of the office training and seminars and calls of nature.
- Malingering is strictly prohibited.
- Regular office hours shall be from 8:30 am 12:00 nn and 1:00 pm to 5:30 pm, Mondays through Fridays.
- All employees who are required to record their time in the Bundy clock, must personally punch their time cards on a time interval of at least forty-five (45) minutes between punching out at lunch and punching in for the afternoon.
- Management may change or amend office hours for the entire company or for individual employees, as the exigencies of the business shall require. Under no instance shall the time schedule be adjusted to accommodate personal preferences arising from individual circumstances.
- Eating breakfast, fixing tables and grooming should be done before the official working hours.

- Two break periods of 15 minutes are allowed, one in the morning and one in the afternoon with the employees force of a work unit divided into halves to enjoy the breaks on staggered basis. The schedule of the breaks shall be provided by the Head of the work unit at the start of each month. The 15-minutes break will be on the following time:
Morning : 9:30 to 9:45 am or 9:45 to 10:00 am
Afternoon: 3:00 to 3:15 pm or 3:15 to 3:30 pm
- All are required to personally punch their time cards in the Bundy Clock. In case the Bundy Clock is out of order, the employee's time shall be recorded in a logbook under the custody of the administrative department. The entries in the logbook must be transferred to the time card and must be initialized by the administrative officer or staff.
- An employee who reports for work but was not able to punch in is considered absent and will not be paid for that day unless his presence is certified in writing by his immediate superior.
- 8:31 am and 1:01 pm are considered late. However, a grace period of 10 minutes is given before penalty for tardiness is counted.

Under-time is leaving work before the official dismissal.

Pass-out is defined as absence from the office after having reported for work with the intention to return before 5:30 pm.

- ***A pass-out slip*** (2 copies) must be filled out by the employee and approved by the department head concerned. It must be surrendered to the receptionist for notation of departure and arrival times of the employee. A copy must be given to the accounting department and another to the administrative department.
- Time spent on Official pass-out shall not be deducted from an employee's compensation. Personal pass-out will.
- Only three (3) personal pass-outs within a month are allowed.
- Personal pass-outs of more than two (2) hours within a half-day shall be treated as half-day absence and deduction shall correspond to prorated salary for half-day period. For more than (6) hours, as a full day absence.

- For emergency situations as verified by the department head, the pass-out slip may be accomplished immediately upon return of an employee to the office.
- Employee's medical and dental consultation with prior scheduling done at least a day before will be the only exemption from a salary deduction.

Tardiness in the morning and in the afternoon of the same day is separate and distinct and shall be counted as two instances

- All tardiness and unauthorized under-times are accumulated and deducted from pay, and if committed habitually, are penalized as provided on the penal provisions governing tardiness. Habitual tardiness means 11 minutes (or more) committed 5 times within a month. Salary deductions and appropriate sanctions due to tardiness must be implemented.
- Tardiness arising from the force majeure, such as typhoons, political events, and transportation strikes shall be considered as excused tardiness.

Filing of Leave of Absence

- Vacation Leave should be filed at least one(1) week in advance.
- Sick Leave should be filed not later than two (2) days after reporting for work accompanied by a medical certificate.
- Emergency Leave should be filed at least a day before or after leave.
- All leaves not filed in accordance with the above deadline shall be considered disapprove and shall be deducted from pay.
- Unauthorized absence means absence incurred without notice and / or prior permission. This is charged as **AWOL** and shall be without pay.
- All employees are required to call-up either the HR/Admin. Department of their respective Department Heads, of their intention of not reporting for work and must do so not later than 10:00 am of the same day. Otherwise, it shall be considered as AWOL.

B. ORDERLINESS IN THE WORK STATION

- Every employee is provided with the table and drawers.
- Each table must be kept neat and orderly. As much as possible, only necessary documents must be on top of the table. Personal belongings such as mirrors, figurines, cellphone holders should not be displayed.
- Drawers are for files and folders. They are not to be used as refrigerators or cupboards or shoe cabinets.
- Radios are not necessarily disallowed. However, listening to it must be kept at a minimum volume and must serve as background music only. It must not in any way disturb the effectiveness of one's work.
- Horseplay, use of bad languages, discourtesy, loud conversations and laughter, noisy pranks and jokes to the point of hurting and annoying somebody should be avoided and shall not be tolerated.

C. OFFICE ATTIRE

- Only regular/ permanent male and female employees are entitled to four (4) sets of uniform.
- The uniform period is one (1) year beginning at the first business day of the year.
- All must come to work wearing their complete uniform, which includes the Company ID.
- No one is allowed to go about in the office in slippers, sandals or rubber shoes.
- The following expectations in wearing the proper uniform are:
 - Friday
 - Starting 4th month of pregnancy
 - When in mourning
 - Employee's birthday
 - During field assignments or seminars where wearing it would be inappropriate

- During Friday, torn or simply worn-out jeans are not allowed.
- Sleeve-less shirts and shirts without collar are also not allowed.
- A penalty of P200.00 for the first offense and P300.00 for the second will be strictly imposed on employees violating the office attire rules.
- Employees who are terminated or have resigned within sixty (60) days after the uniforms have been released must return all four (4) sets of uniforms to the administrative department.

D. USE OF COMPANY'S PROPERTIES /SAFETY MEASURES

- Using company property of any kind for private or personal purposes is not allowed.
- Each employee is expected to switch off the lights and electrical equipment if not in use.
- Each employee should have a positive responsibility to perfect and conserve company properties.
- Telephones are for business calls only. However, an employee is not totally prohibited from using it for personal calls so long as they are kept brief.
- Employees are not allowed to stay in the office after 6:00 p.m. unless he has authorized overtime.

E. SOLICITATIONS

- Canvassing, selling of merchandise and peddling in any form is not allowed within the premises during office hours.
- Vendors must only be entertained by employees during breaks, lunch and after office hours.

F. DISCLOSURE OF INFORMATION

- Expect as specifically authorized. Employees must not disclose **ANY** official information, which will represent a matter of confidence or trust that they have to access to because of their employment.

G. ENTERTAINMENT OF VISITORS

- Employees are not permitted to entertain personal visitors during office hours, except in urgent cases.
- Fetchers (spouses, boyfriends/girlfriends, friends) of employees are prohibited from waiting for the person concerned at his workstation, they must wait at the basement.

H. ILLEGAL VICES

- Drinking liquor or taking illegal drugs within the office premises and working under the influence of liquor are prohibited.
- Smoking is not allowed inside the building.

I. LOITERING

- Employees are expected to remain at their own workstation except when duty bids them elsewhere.
- Should they be at another department or floor, they must notify their work mates of their whereabouts.

J. CONFLICT OF INTEREST

- Employees must avoid any circumstances that would reasonably be interpreted by others as a **CONFLICT** whether or not the specific situation is covered in these standards.
- Employees are not allowed to perform services for a third party who is engaged in contract or maintenance work with the company unless a written authorization is obtained from the management.
- Employees are not allowed to engage in other duties outside of the company when the following circumstances exists:
 - work is competitive to the business
 - work will interfere with the efficient performance of the company duties
 - work may be construed to the official acts of the company
 - work may involve the use of information obtained as a result of employment to the detriment of the company or its patrons and clients
 - work that may bring discredit or cause unfavorable criticism and controversy to the company

K. FINANCIAL INTEREST

- Every employee is free to engage directly or indirectly to lawful financial transactions outside the company. However:
 - he must not transact them during company times
 - he must not have direct or indirect financial interest that conflicts substantially with the company
 - he must not engage as a result of, or primarily rely upon information obtained through his employment

MODERATE OFFENSE

	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th
ATTENDANCE AND PUNCTUALITY							
TARDINESS/UNDERTIME	Salary Deduction	Salary Deduction	Salary Deduction	Salary Deduction	Salary Deduction	Salary Deduction	Salary Deduction
HABITUAL TARDINESS	Verbal Reprimand	Written Memo	Suspension for 1 day w/o pay	Suspension for 3 days w/o pay	Suspension for 5 days w/o pay	Suspension for 30 days w/o pay	TERMINATION
PUNCHING OF TIME CARDS	Written Memo	Suspension for 1 day w/o pay	Suspension for 2 days w/o pay	Suspension for 3 days w/o pay	Suspension for 4 days w/o pay	Suspension for 5 days w/o pay	TERMINATION
PUNCHING OF OTHER'S TIME CARDS	Suspension for 1 day w/o pay	Suspension for 2 days w/o pay	Suspension for 3 days w/o pay	Suspension for 4 days w/o pay	Suspension for 5 days w/o pay	Suspension for 6 days w/o pay	TERMINATION
ABSENCE WITHOUT LEAVE (AWOL)	Written Memo	Suspension for 1 day w/o pay	Suspension for 3 days w/o pay	Suspension for 5 days w/o pay	Suspension for 6 days w/o pay	Suspension for 10 days w/o pay	TERMINATION
USE OF COMPANY PROPERTIES/ SAFETY MEASURES	Verbal Reprimand	Written Memo	Suspension for 1 day w/o pay	Suspension for 2 days w/o pay	Suspension for 3 days w/o pay	Suspension for 4 days w/o pay	TERMINATION
FINANCIAL INTEREST	Verbal Reprimand	Written Memo	Suspension for 1 day w/o pay	Suspension for 2 days w/o pay	Suspension for 3 days w/o pay	Suspension for 4 days w/o pay	TERMINATION
ILLEGAL VICES	Verbal Reprimand	Written Memo	Suspension for 1 day w/o pay	Suspension for 2 days w/o pay	Suspension for 3 days w/o pay	Suspension for 4 days w/o pay	TERMINATION

SERIOUS OFFENSE

	1 st	2 nd
DISCLOSURE OF INFORMATION	Suspension for 10 days w/o pay	TERMINATION
CONFLICT OF INTEREST	Suspension for 10 days w/o pay	TERMINATION

GRAVE OFFENSE

	1 st	2 nd
Insubordination or refusal/disobedient to lawful orders by superior.	Suspension for 15 days w/o pay	TERMINATION
Serious misconduct or willful disobedience by the employee of the lawful orders of his employer or representation in connection with his work.	Suspension for 15 days w/o pay	TERMINATION
Unofficial transactions using company's name and company position.	Suspension for 15 days w/o pay	TERMINATION
Gross and habitual neglect by the employee of his duties.	Suspension for 20 days w/o pay	TERMINATION
Commission of a crime or offense by the employee against the person of his employer or any immediate member of his family or his duly authorized representative.	PUNISHABLE BY LAW	