

Anti-Bribery & Corruption Group Policy

The Group values its reputation for ethical behaviour and for financial integrity and reliability. It recognizes that over and above the commission of any crime, any involvement in bribery will damage its image and reputation.

Senior Management is committed to ensure adherence to legal and ethical standards. The action and conduct of Bank of Cyprus Group Directors, Managers and employees as well as others acting on the Group's behalf is essential to maintaining these standards. To that end, all Group personnel, including agents, consultants and contractors as well as suppliers and any other form of associates involved in Group international business must be familiar and comply with the Anti Bribery and Corruption Policy.

The Group is committed to prohibit the offering, promising, giving, accepting or soliciting of an advantage (monetary or not) as an inducement for an action which is illegal or a breach of trust or for performing functions or activities improperly or to reward persons for already performing their activities improperly.

This policy has been adopted by the Board of Directors and is communicated to everyone involved to ensure their commitment to it. The Board of Directors applies a "zero tolerance" approach to acts of bribery by any of our employees or any business partners.

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