

Message from the Chief Operations Officer

Code of Conduct Training

Objective: One-to-many communication from the Chief Operations Officer of global bank to all employees in Consumer & Community Banking (30,000).

Copy:

We act with integrity because it's the right thing to do for our customers, our shareholders, the industry and the larger community. Any perceived misstep, no matter how isolated or minor, can damage our company's reputation.

This includes our responsibility to protect the firm's data and systems as explained in this message from the Chief Technology Officer. The key message here is that none of us should ever sacrifice integrity—whether for personal gain or a perceived benefit to the company.

Every year, all employees are asked to complete the Code of Conduct training and affirm your understanding. This should be taken very seriously. When you check the box, you are affirming that you have read and understand the Code and will remain in compliance with it.

If you have questions about specific situations, please reach out to your manager, contact a Code Specialist, or call the HR People Support team.

Thanks for taking the time to address a very important part of our firm's culture.

Message sent to all Operations employees globally.