

CODE OF CONDUCT

As the Swiss leader in online banking and as a FinTech company, we challenge the codes of convention with innovation and technology. But as an international financial services group comprising a bank in Switzerland and a bank in Luxembourg as well as investment firms located in other major financial centers, we respect the rules and cherish important corporate values. This Code of Conduct is approved by our Board of Directors and our Executive Management. It guides our daily actions with internal and external stakeholders.

Vision

We want to be the world's most pioneering and intuitive online bank.

Mission

Our mission is defined by our history, ambition and DNA, which comes from the world of creativity, software development and the empowerment of investors.

We challenge convention and deliver innovative services and products that make financial opportunities accessible to everyone.

Values

The Swissquote values serve as an ethical framework, guiding the behaviour of all our employees. Sharing and living these values is a key element of success, both for the employees and Swissquote as a whole. Here are our main values:

- Champion the customer
- Unite as one
- Dare to be different
- Do the right thing
- In pursuit of excellence
- Always say it how it is

Corporate governance

Corporate governance is at the heart of a proper business conduct and a central part of our internal organisation:

- We are an international financial services group that applies a wide range of standards relating to corporate governance.
- We extensively inform shareholders, prospective investors as well as the larger public on our policies in matters of corporate governance.
- Our system of checks and balances ensures that our actions will benefit all our stakeholders.

Sustainability

We strive to be exemplary when it comes to applying environmental, social and governance (ESG) criteria in our strategic decisions and day-to-day activities:

- Our behaviours aim to achieve positive environmental and social impacts.
- Our ambition is to deliver sustainable value to society.

Laws, regulations and best practices

With offices in Switzerland, Dubai, Hong Kong, Luxembourg, Malta, Romania, Singapore and the United Kingdom, we are subject to a wide range of laws and regulations:

- We comply with the letter of the applicable laws and regulations as well as with their spirit and the corresponding best practices.
- We take a zero-tolerance approach to any illegal activity.
- In particular, we vigorously fight against money laundering, terrorism financing, bribery, corruption and market abuse.

Integrity

Integrity is the backbone of Swissquote:

- We conduct our business in a responsible and ethical manner.
- We are fair, honest and respectful in our dealings with our customers, partners and colleagues.
- Anything we do is done according to the highest ethical standards.

Transparency

Transparency is the foundation of an enduring and trusting relationship and a cornerstone of our business:

- Relevant aspects of our business activities are openly communicated to our customers, our partners and the general public.
- Our language is clear and unambiguous.

Personal data

The treatment of personal data and confidential information with the highest standards is one of our key duties:

- We protect such data and information with the highest level of security.
- We use such data and information only in accordance with what our customers, partners and colleagues agreed to.

Swissquote as an employer

Our identity is defined by our diversity of backgrounds, cultures, nationalities, age and skills and we always take into consideration the fact that our employees are our biggest asset:

- We respect the principle of equal opportunity.
- We ensure gender equity and wage fairness.
- We reject all forms of harassment, ostracism, bullying and discrimination of any nature, especially as regards age, gender, sexual orientation, family status, social origin, disability, ethnic origin, race and religion.
- We are committed to protect the health and security of our employees and to provide them with an appropriate and pleasant work environment.

All our employees must comply with this Code of Conduct.

ALWAYS SAY IT HOW IT IS