



**International  
Personal Finance**

## **Diversity policy**

We are committed to equal opportunity in recruitment, promotion and employment and do not discriminate on the basis of race, colour, nationality, ethnic or other national origin, gender, sexual orientation, marital status, age or religion. We also give full and fair consideration to applications for employment from people with disabilities and to their subsequent training and career development.

Our group diversity policy ensures people are selected, promoted and treated on the basis of merit and ability. It also acknowledges and seeks to promote an appropriate work/life balance.

### **Policy ownership**

Each operational board is responsible for ensuring compliance with statutory provisions and codes of practice. A designated individual in each country defines detailed policies and procedures, and sets up appropriate compliance arrangements.

### **Implementation**

Each country of operation has a policy statement and communication plan relating to diversity. Training is provided in the operation of the policy and we collect and monitor relevant data to ensure compliance. An annual review of policies and procedures to test the relevance of criteria, selection processes and design of communication material is also undertaken.