

23 Finverse Code of Conduct

Effective Date: [Insert Date]

Last Updated: [Insert Date]

1. Purpose

At **23 Finverse**, we are committed to conducting our business with integrity, professionalism, fairness, and respect. This Code of Conduct ("Code") establishes the standards of behaviour expected from all employees, consultants, interns, directors, Channel Partners (CPs), Distributor Partners (DPs), Referral Partners, contractors, and any individual representing 23 Finverse ("Representatives").

Every Representative is expected to understand, comply with, and uphold this Code while acting on behalf of the Company.

2. Professional Behaviour

All Representatives shall:

- Conduct themselves honestly, ethically, and professionally.
- Treat customers, colleagues, business partners, and regulators with courtesy and respect.
- Perform duties with competence, diligence, and accountability.
- Maintain confidentiality of Company and customer information.
- Follow all applicable laws, regulations, Company policies, and industry standards.
- Avoid conduct that could damage the reputation of 23 Finverse.

Harassment, discrimination, intimidation, abusive language, or disruptive behaviour will not be tolerated.

3. Mis-selling

Representatives must market and promote Company products and services fairly and accurately.

The following practices are strictly prohibited:

- Selling products unsuitable for a customer's needs.
- Concealing important terms or conditions.
- Providing misleading comparisons with competitors.

- Pressuring customers into making financial decisions.
- Encouraging customers to purchase products solely for personal commission or incentives.
- Misrepresenting product features, returns, risks, pricing, or regulatory approvals.

Customers must be provided with accurate and complete information to make informed decisions.

4. False Promises

Representatives shall never make promises or commitments that are not officially approved by the Company.

This includes, but is not limited to:

- Guaranteed investment returns.
- Assured profits.
- Guaranteed approvals.
- Guaranteed commissions or incentives.
- Promises of services not offered by the Company.
- False claims regarding partnerships, certifications, or regulatory recognition.

Only information officially published or authorized by 23 Finverse may be communicated to customers.

5. Anti-Bribery and Anti-Corruption

23 Finverse maintains a zero-tolerance policy towards bribery and corruption.

Representatives shall not:

- Offer, promise, or provide bribes.
- Accept kickbacks or illegal commissions.
- Give or receive improper gifts or benefits intended to influence business decisions.
- Facilitate unlawful payments to government officials, customers, vendors, or business partners.
- Participate in any activity that could constitute corruption under applicable law.

Reasonable business hospitality may be accepted only where lawful, transparent, and not intended to improperly influence decisions.

6. Conflict of Interest

Representatives must avoid situations where personal interests conflict, or appear to conflict, with the interests of 23 Finverse.

Examples include:

- Engaging in competing business activities.
- Using Company resources for personal gain.
- Awarding contracts to family members or related parties without disclosure.
- Holding financial interests that could improperly influence business decisions.
- Accepting benefits that may impair independent judgment.

Any actual, potential, or perceived conflict of interest must be promptly disclosed to the Company.

7. Dress Code

Representatives are expected to maintain a professional appearance while conducting Company business.

Appropriate attire should:

- Be clean, neat, and presentable.
- Reflect professionalism during meetings, client interactions, and official events.
- Be appropriate for the work environment and cultural expectations.
- Comply with any additional requirements communicated by the Company for specific events or workplaces.

Representatives should avoid clothing or accessories that may be offensive, inappropriate, or inconsistent with the Company's professional image.

8. Social Media

Representatives must use social media responsibly.

Unless officially authorized, Representatives shall not:

- Speak on behalf of 23 Finverse.
- Disclose confidential information.
- Share customer information.
- Publish misleading or defamatory statements.
- Misrepresent Company products or services.
- Use Company logos, trademarks, or branding without authorization.

Personal opinions expressed online should clearly be identified as personal and must not create the impression that they represent the views of the Company.

9. Customer Respect

Every customer must be treated fairly, honestly, and with respect.

Representatives shall:

- Listen to customer concerns patiently.
- Communicate clearly and transparently.
- Protect customer privacy and confidential information.
- Respond promptly to customer queries.
- Avoid discrimination based on age, gender, religion, caste, disability, nationality, or any other protected characteristic.
- Provide services with professionalism and courtesy.

Customer trust is fundamental to the success of 23 Finverse.

10. Ethics

Representatives are expected to uphold the highest ethical standards in all business activities.

This includes:

- Acting honestly and transparently.
- Complying with applicable laws and regulations.
- Protecting Company assets and intellectual property.
- Maintaining accurate records.
- Reporting misconduct promptly.
- Respecting confidentiality obligations.
- Avoiding fraud, deception, or manipulation.
- Promoting a culture of integrity and accountability.

No Representative shall engage in unlawful or unethical conduct for personal or business advantage.

11. Whistleblower Policy

23 Finverse encourages Representatives to report suspected misconduct, unethical behaviour, fraud, corruption, policy violations, or illegal activities in good faith.

Reports may include concerns relating to:

- Financial misconduct.
- Fraud.
- Corruption.
- Bribery.
- Mis-selling.
- Data privacy violations.
- Harassment or discrimination.
- Regulatory non-compliance.
- Conflicts of interest.
- Misuse of Company assets.

Reports should be submitted through the Company's designated reporting channels.

The Company is committed to:

- Treating reports confidentially, to the extent permitted by law.
- Conducting fair and impartial investigations.
- Protecting whistleblowers acting in good faith from retaliation or victimization.
- Taking appropriate disciplinary or corrective action where misconduct is established.

Knowingly making false or malicious allegations may result in disciplinary action.

12. Compliance and Enforcement

All Representatives are responsible for complying with this Code.

Failure to comply may result in appropriate action, including:

- Counselling or retraining.
- Written warnings.

- Suspension.
- Termination of employment, engagement, or partnership.
- Recovery of losses where applicable.
- Reporting to regulatory or law enforcement authorities where required.

The Company may periodically review compliance with this Code and update it to reflect changes in law, regulation, or business practices.

13. Acknowledgement

All Representatives are expected to read, understand, and comply with this Code of Conduct. By continuing their association with 23 Finverse, they acknowledge their responsibility to uphold these standards and contribute to a culture of integrity, professionalism, and ethical business conduct.

14. Contact Information

For questions, guidance, or to report concerns regarding this Code of Conduct, please contact:

23 Finverse

Compliance Team: compliance@23finverse.com

Whistleblower Email: ethics@23finverse.com

Human Resources: hr@23finverse.com

Registered Office: 5th Floor Esplanade One Mall Rasulgarh Bhubaneswar Odisha 751010