

# Eksportfinans' Social Responsibility Policy

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## 1. Introduction

Eksportfinans' social responsibility policy applies to all employees, including fulltime and part-time employees, hired and temporary staff, as well as the board members of Eksportfinans (together hereafter referred to as "employees"). The policy, including all appendices, is approved by the board and is subject to the company's annual compliance reporting to the board. Social responsibility is also discussed in the annual report in accordance with prevailing regulations.

The policy is based on the Norwegian government's understanding of the social corporate responsibility ("samfunnsansvar") which is the responsibility companies are expected to undertake for the people, the society and the environment affected by the company's business, over and beyond what is required by laws and regulations.

All employees in Eksportfinans shall have a proactive attitude towards social responsibility in managing the company and in all the business activities. This means that all employees shall comply with its ethical guidelines in internal as well as external contexts and adhere to the various guidelines for socially responsible practice laid down in this policy with appendices. The company has whistleblowing routines in place to report violations of the guidelines and other reportable matters.

The policy for social responsibility applies to all business activities of Eksportfinans. Eksportfinans is currently not offering new export credits. However, the guidelines included, and referred to, in this policy, are also relevant for existing loan projects in connection with change of debtor and other types of restructuring. Specific social responsibility guidelines targeting the investment portfolio has been deemed not to be necessary due to the restrictions in terms of type of companies and countries Eksportfinans can invest in, established in the board of directors' guidelines for risk management.

## 2. Ethical guidelines

Eksportfinans shall be characterized by a high standard of ethics.

Eksportfinans is dependent on the trust of its stakeholders. Maintaining a high standard of ethics in all activities is crucial to the company's success. All employees have a duty to take responsibility and initiative in order to ensure that the standard of ethics is upheld. All employees shall act responsibly and honestly at all times. Loyalty towards the institution and its ethical guidelines is a matter of course.

### The ethical guidelines comprise the following main principles:

- The company shall be characterized by a high standard of ethics
- Laws, regulations and instructions shall be complied with
- All communication shall be correct and timely
- Conflicts of interest shall be avoided
- The employees shall demonstrate respect and consideration
- Premises and equipment shall be used for work-related activities
- The management encourages employees to report undesirable situations (whistle blowing)
- All information shall be handled with care and in line with company instructions
- The employees shall keep the ethical guidelines in mind at all times

The ethical guidelines are provided in Appendix I.

## 3. Health, environment and safety guidelines

The health, environment and safety guidelines facilitate a systematic approach to health, environment and safety efforts in the organization in line with prevailing regulations. The aim is to ensure a sound and safe working environment for all employees. The guidelines are provided in Appendix II.

## 4. Environmental awareness

Eksportfinans has ensured that the guidelines in the OECD Recommendation on Common Approaches on the Environment and Officially Supported Export Credits<sup>1</sup> were followed for all contract financing. The company will, when necessary, cooperate with other financial institutions and involve the necessary external expertise to ensure compliance with the guidelines.

Eksportfinans aims to pay attention to the environmental consequences of its activities, including its operations. The company motivates its employees to adopt an environmental-friendly mindset in their daily work, and provides its employees with the insight and framework required to include environmental considerations in their work.

## 5. Anti-corruption measures

The company's anti-corruption guidelines (Appendix V) express Eksportfinans' attitude to combating corruption. The guidelines are practiced within the framework of Norwegian legislation and in line with the OECD Action Statement on Bribery and Officially Supported Export Credits<sup>2</sup>.

## 6. Measurements against money laundering

Eksportfinans has implemented EU's fourth directive on measurements against money laundering ((EU) 2015/849) (Appendix V). This directive aims to prevent that Eksportfinans should be used as a tool by criminals in order for them to obtain gains from criminal acts. The directive also aims at preventing the financing of terror.

## 7. Appendices

- I. Ethical guidelines
- II. Whistleblowing routine
- III. Health, environment and safety guidelines (in Norwegian)
- IV. Anti-corruption guidelines
- V. Instructions on measurements against money laundering

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<sup>1</sup> OECD Recommendation on Common Approaches on the Environment and Officially Supported Export Credits is available on the OECD web site:

[http://search.oecd.org/officialdocuments/displaydocumentpdf/?cote=TAD/ECG\(2007\)9&doclanguage=en](http://search.oecd.org/officialdocuments/displaydocumentpdf/?cote=TAD/ECG(2007)9&doclanguage=en) (2007)

<sup>2</sup> OECD Action Statement on Bribery and Officially Supported Export Credits is available on the OECD web site:

<http://www.oecd.org/tad/xcred/actionstatementsonbriberyandexportcredits.htm>

## Appendix I: Ethical guidelines

### **Eksportfinans shall be characterized by a high standard of ethics.**

Eksportfinans is dependent on the trust of its stakeholders. Maintaining a high ethical standard in all activities is crucial to the company's success. Each employee has a duty to take responsibility and show initiative in order to ensure that the standard of ethics is upheld. All employees shall act responsibly and honestly at all times. The ethical guidelines also apply to business travels. Loyalty towards the institution and its ethical guidelines is a matter of course.

Even if an action or omission leads to positive financial results for the company, such conduct will in no way be acceptable if the result has been achieved through violation or circumvention of laws, regulations or company guidelines and provisions.

Eksportfinans' ethical guidelines cannot explicitly define right and wrong in every situation. In cases of doubt, this main rule therefore applies: Discuss the matter with a leader or someone in the organization who should have knowledge about such issues.

### **The ethical guidelines comprise the following main principles:**

*The company and its employees shall be characterized by a high standard of ethics*

- Follow laws, regulations and instructions
- All communication shall be correct
- Avoid conflicts of interest
- Demonstrate respect and consideration
- Premises and equipment shall be used for work-related activities
- Report undesirable situations (whistle blowing)
- Handle all information with care and in line with company guidelines
- Keep the ethical guidelines in mind at all times

### **Follow laws, regulations and instructions**

In addition to the government regulations, all employee shall comply with the company guidelines and provisions that apply for Eksportfinans. All employees, regardless of citizenship, shall comply with Norwegian legislation.

### **All communication shall be correct**

All communication with customers, the authorities and others concerning the company's activities shall be correct, open, truthful and clear with due consideration to confidentiality concerns. All statements to the media concerning Eksportfinans and company matters shall be given by employees who have been appointed to speak on behalf of the company, primarily the chief executive officer (CEO) and the director of communications. Other employees shall refer the media to the company's communications department.

### **Avoid conflicts of interest**

#### ***Impartiality***

No one shall take part in or attempt to influence a decision when there are factors that might cast doubt on his or her impartiality in the matter. This can be decisions of importance to the employee and/or his/her spouse, cohabiting partner, child, parent, sibling or other closely related person, including companies in which they have senior positions or interests.

All employees is obliged to inform their immediate leader as soon as they become aware that an impartiality conflict might arise. When a leader is considered to be disqualified in terms of impartiality, the decision causing the impartiality considerations shall be taken to the level above the person who is disqualified.

**Other activities**

Employees who engage in work, or hold honorary offices or interests, in another enterprise, shall have written permission of their leader or the CEO if the enterprise:

- is in the same line of business as Eksportfinans;
- has business relations to Eksportfinans;
- otherwise operates in conflict with Eksportfinans' interests.

The permission can, following consultation with the employee, be withdrawn when the work or duty is considered no longer to be in accordance with Eksportfinans' business and interests.

Board members and members of the executive management are restricted by the Finance Company's Act to simultaneously serve as board members with another credit institution. Members of the executive management are also restricted by the same act to serve as board members with or be employed by companies that have a business relationship with the credit institution and generally to undertake, represent or be responsible for a commercial undertaking.

**Relationship to customers, suppliers and other associates**

All employees shall avoid a relationship of dependency, or arousing suspicion of such, with Eksportfinans' customers, suppliers or other associates. Employees shall not receive or give travels, gifts or rewards from/to business associates of Eksportfinans unless they are of such a nature and scope that they must be considered generally accepted in business life. Upon receipt of a gift worth more than NOK 300, the person's immediate superior shall be informed and the gift will be handed over to the company or returned to the sender.

Hospitality shall be of a modest nature and take place in a way that invokes confidence in the company as well as its representatives. In connection with invitations from customers, suppliers or other associates to travel in order to represent the company, attend courses or other events, Eksportfinans will cover the employee's expenses for travel, accommodation, etc.

**Demonstrate respect and consideration**

All employees' conduct shall be characterized by accountability, honesty, transparency, loyalty to the company and consideration to the internal and external environment. Relationships between colleagues shall be characterized by equality and mutual respect. Bullying, harassing and discriminating behavior is not tolerated in any shape or form and such behavior should immediately be reported to the nearest leader or in accordance with the whistleblowing routine. No employee shall be under the influence of alcohol or other drugs whilst doing work for Eksportfinans. In social contexts and during events – when suitable and acceptable - alcohol can be served and consumed in responsible manners. Building a team spirit and a pleasant and safe working environment is everyone's responsibility.

**Use premises and equipment for work-related activities**

The company's premises, equipment and installations shall not be misused or used for purposes that might be offensive to others or constitute a threat towards the security of the company' data or IT-systems. For more information, see "Instructions for use of information systems and electronic communication" on the company intranet.

Company communication channels, such as the corporate e-mail, shall not be used for private purposes or in a manner that might make the recipient believe the message is sent on behalf of Eksportfinans. The company's logo shall under no circumstances be used for private purposes.

**Handle all information with care and in compliance with company guidelines**

All employees shall maintain confidentiality regarding sensitive information about business or personal matters obtained through the course of working with the company. Confidentiality does not just apply outside the company, but also towards other employees for whom the matter is irrelevant. Employees should abstain from

seeking information on matters that are outside their area of responsibility and which they understand might be confidential.

Inside information is information which is not generally known in the market and which is of such a nature that its publication might have a marked effect on the price of financial instruments. Abuse of inside information is a criminal offence. Inside information should be handled in compliance with the company's guidelines for inside information and inside trading following the implementation of the Market Abuse Regulation and guidelines for trading in financial instruments according to the Securities Trading Act, available on the company's intranet.

Employees in possession of inside information:

- Have a duty to keep such information confidential on a need-to-know basis. In cases where disclosure of inside information is made, company guidelines shall be followed.
- Shall handle such information with due care so that the information is not disclosed to unauthorized people or abused
- Must not themselves abuse such information to trade in or encourage or advise others to trade in the financial instrument in question. The same limitations are applicable for their close relations through kinship, cohabitation etc.

### **Keep the ethical guidelines in mind at all times**

All employees shall be familiar with the ethical guidelines and understand what they mean. For the guidelines to be effective, it is crucial that all employees continually assess their compliance with the rules. Managers at all levels shall also at all times assess their own employees' conduct in relation to the ethical guidelines. Matters that affect other areas should be raised with the relevant leaders. Violations may, in accordance with the Working Environment Act and the staff regulations, have consequences for the employee, including termination/dismissal, reporting to relevant authorities and claims for compensation for loss or damage.

The ethical guidelines are published on the intranet and on the company's website. All employees shall be informed when changes are made.

### **Report undesirable situations (whistle blowing)**

Unhindered by the duty of confidentiality, an employee shall, without undue delay, report any matters associated with the company's activities that are in violation of laws, regulations, company guidelines or in other ways are worthy of criticism, that come to his or her attention. The company pledges to follow up whistleblowing reports in a fair and diligent manner. The Working Environment Act gives the employee protection against retaliation in case of whistleblowing.

For more information, see the guideline "Whistle blowing routine" (Appendix II).

## Appendix II: Whistle blowing routine

### What is whistle blowing?

Whistle blowing is reporting matters worthy of criticism to someone who can do something about it. Violation of laws and regulations, company rules or ethical norms constitute reportable matters. Examples of reportable matters are fraud, dangerous working conditions, discrimination and sexual harassment.

### Whistle blowing is a good thing

Whistle blowing is positive both for the company and the community, as it allows censurable situations to be rectified. Employees who are willing to blow the whistle are an important resource for Eksportfinans.

### Right and duty to blow the whistle

It is a duty to blow the whistle for criminal matters, matters that endanger people's lives and health and in cases of discrimination and harassment. However, all employees are encouraged to report any blameworthy situation, as this may contribute to a positive environment in the company.

### A person who blows the whistle in an appropriate way shall not be subject to retaliation

The whistleblower is protected by the law against retaliation due to whistleblowing. To be protected, the whistleblowing has to be done with due consideration to the company's interests, i.e. by following this routine. A whistleblower who feels that he or she is being punished for his/her action in some way, shall promptly inform the CEO or the chair of the board.

### Anonymity and confidentiality

Whistle blowing may be done anonymously by using the company's external whistle blowing channel or writing a letter or memo to one of the persons listed below. However, transparency concerning the sender's identity is encouraged in order to ensure the best possible handling of the matter. The whistleblower's identity remains confidential in any case.

### Who and how to notify?

The best way to notify depends on both the matter and the situation. In general, everyone should be able to notify their immediate leader or the body responsible for the matter in question. The company's external whistleblowing channel could also be used (see below):

- Everything can be reported to the employees' immediate leader and/or the HR manager.
- If the immediate leader is involved in the matter to report, notify the CEO
- If the CEO is involved in the reported matter to report, notify the chair of the board
- Personnel matters may be reported the employer representative trade union leaders (hovetillitsvalgt), the HR manager or the company health service.
- Environmental issues or a poor working environment may be reported to the chair of the working environment committee (leder av KU/AMU) or the safety delegate (verneombud).
- Violations of the rules for corruption/bribery, money laundering or other financial wrongdoing may be reported to the CFO, the employees own manager or directly to the Norwegian national authority for investigation and prosecution of economic and environmental crime (Økokrim).
- Violations of the accounting rules or internal control rules may be reported to the CFO, the CEO or the chair of the board.
- A whistleblowing through the external channel could be submitted by filling out the form on the company intranet (<http://tavla/retningslinjer/varsling/>), by calling +47 24 00 20 14 (Weekdays between 8 am – 16 am) or writing a letter to: Ernst & Young AS, Att: Granskingsenheten (Forensics), Oslo Atrium, Postboks 1156 Sentrum, NO-0107 Oslo. All alerts reported through this channel are received by an independent third party (Ernst & Young) which is committed to handle all alerts confidentially, and anonymously for the company if required so by the whistleblower. Relevant company will assess the alert and advise Eksportfinans on how to best process the alert further.

If no feedback to the notification is received, the whistleblower should inform the CEO or the chair of the board. Even though Eksportfinans has an internal whistle blowing system and encourages the employees to use this as first resort, each employee is entitled to notify the relevant government authority at any time.

For data security reasons, whistle blowing shall not be done by e-mail (without encryption), but rather by writing a memo/letter which is printed and delivered, or mailed by post, to the receiver. All alerts submitted to the external whistleblowing channel will be encrypted.

### Following up whistle blowing

- There shall be a written record in the company of all receipts of notification according to this routine.
- The whistleblower shall receive a written confirmation stating that the employer is considering whether the notification constitutes a reportable matter.
- The management (Ledergruppen) shall consider their impartiality and suitability to handle the matter before deciding how to handle it.
  - If the matter is not considered reportable, the whistleblower shall be given a proper explanation.
  - If the matter is considered to be a reportable matter, the management should further consider;
    - whether further investigation or immediate actions are necessary;
    - when and how to inform the person(s) subject to the notification, other employees (verneombud, tillitsvalgte etc) and other stakeholders (the board etc).
- If the matter needs to be further investigated, a task force (varslingsutvalg) shall be established - with a clear mandate, scope and timeframe. The task force shall deliver a written report describing the process of investigation and their findings and conclusions.
- Based on the above report, the management and/or the board of directors shall resolve how to pursue the reportable matter in terms of reporting to relevant authorities, communication, sanctions and mitigating measures. Actions should be taken to avoid the reason for the whistleblowing occurring again.
- The whistleblower shall be protected, followed up and duly informed by the management during the process.
- The legal rights and other legitimate needs of the person(s) subject to the whistleblowing shall be kept in mind during the whole process.
- Counseling from the company's health service (bedriftshelsetjenesten), external advisors or others should be considered.
- Employees or others who become the subject of unwarranted criticism, shall be protected and followed up by the management.
- Reportable matters shall be resolved within a reasonable time frame.

In case the whistle blowing is not pursued in a satisfactory manner in the view of the whistle blower, he or she could file a complaint with the next level in the hierarchy above of who to notify.



## Appendix III: Eksportfinans' health, environment and safety guidelines

### SYSTEMATISK HELSE-, MILJØ- OG SIKKERHETSARBEID

I tråd med arbeidsmiljøloven skal Eksportfinans utføre systematisk helse-, miljø-, og sikkerhetsarbeid på alle plan i virksomheten i samarbeid med arbeidstakerne og deres tillitsvalgte.

Det systematisk helse-, miljø- og sikkerhetsarbeidet innebærer at arbeidsgiver skal:

- a) fastsette mål for helse, miljø og sikkerhet (må dokumenteres skriftlig)
- b) ha oversikt over virksomhetens organisasjon, herunder hvordan ansvar, oppgaver og myndighet for arbeidet med helse, miljø og sikkerhet er fordelt (må dokumenteres skriftlig)
- c) kartlegge farer og problemer og på denne bakgrunn vurdere risikoforholdene i virksomheten, utarbeide planer og iverksette tiltak for å redusere risikoen (må dokumenteres skriftlig)
- d) under planlegging og gjennomføring av endringer i virksomheten, vurdere om arbeidsmiljøet vil være i samsvar med lovens krav, og iverksette de nødvendige tiltak,
- e) iverksette rutiner for å avdekke, rette opp og forebygge overtredelser av krav fastsatt i eller i medhold av arbeidsmiljøloven (må dokumenteres skriftlig)
- f) sørge for systematisk arbeid med forebygging og oppfølging av sykefravær,
- g) sørge for løpende kontroll med arbeidsmiljøet og arbeidstakernes helse når risikoforholdene i virksomheten tilsier det, jf. bokstav c,
- h) foreta systematisk overvåking og gjennomgang av det systematiske helse-, miljø- og sikkerhetsarbeidet for å sikre at det fungerer som forutsatt (må dokumenteres skriftlig)

Formålet med retningslinjene er å legge til rette for det systematiske HMS-arbeidet i organisasjonen og sikre at selskapet følger gjeldende regelverk på området.

## Organisasjon, ansvar og myndighet

### Organisasjonsplan

Den til enhver tid gjeldende bemanningsoversikten ligger på intranett og viser hvordan Eksportfinans' virksomhet er organisert.

### Ledelsen

Arbeidet for helse, miljø og sikkerhet (HMS) er et ledelsesansvar. Adm. direktør er ansvarlig overfor myndighetene for at HMS-arbeidet i Eksportfinans skjer i samsvar med lov og forskrifter.

Stabsdirektør er ansvarlig for det systematiske helse-, miljø og sikkerhetsarbeidet i selskapet og for at det følges opp av de respektive organene og områdene i selskapet. Stabsdirektør er også ansvarlig for oppfølgingen av internkontrollsystemet nedfelt i disse retningslinjene. Oppfølgingsansvaret innebærer å:

- påse at områdeledere følger opp internkontrollsystemet
- veilede ledere og medarbeidere i bruk av systemet
- sørge for at arbeidsmiljøundersøkelser jevnlig avholdes og følges opp
- påse at inspeksjonsrunder avholdes som bestemt
- påse at nødvendige rapporter og analyser blir utarbeidet og behandlet
- sørge for systematisk arbeid med forebygging og oppfølging av sykefravær

Systemrevisjon foretas regelmessig og ved behov eller pålegg fra myndighetene, og forelegges AMU for godkjenning.

Områdelederne er ansvarlige for HMS-arbeidet i sine respektive områder. Det innebærer implementering av HMS-planer og tiltak i området og for at det ved utførelsen av områdets daglige arbeid tas behørig hensyn til arbeidsmiljø og medarbeidernes helse og sikkerhet.

Stabsdirektør har et særlig ansvar for selskapets brannvern og for bygnings- og innredningsmessig sikkerhet. Administrasjonssjef har det operative ansvaret for dette.

## Medarbeidere

Alle ansatte i Eksportfinans har et medansvar for å bidra til et godt arbeidsmiljø og til å delta i det systematiske HMS-arbeidet. HMS-spørsmål skal i størst mulig grad løses i områdene, og medarbeidermedvirkning er en grunnleggende forutsetning for å få dette til, samt for å skape et funksjonelt internkontrollsystem.

## Tillitsvalgte

Tillitsvalgte velges av og blant de ansatte som er medlem av Finansforbundet. De drøfter spørsmål av betydning for arbeidstakernes arbeidsforhold med arbeidsgiver på vegne av selskapets ansatte og sitter i arbeidsmiljøutvalget.

## Arbeidsmiljøutvalget (AMU)

AMU er selskapets rådgivende organ i HMS-saker og er en integrert del av kontaktutvalget. Alle saker av betydning for arbeidsmiljøet, inklusive rapporter, analyser og tiltak innen HMS-området, behandles i AMU. AMU vurderer også risikoforholdene i virksomheten samt fastsetter og evaluerer mål for helse, miljø og sikkerhet for selskapet.

Arbeidsgiver og arbeidstakere skal ha like mange representanter i AMU. Arbeidsgiver utpeker sine representanter til utvalget, inklusive minst en representant fra øverste ledelse. Arbeidstakernes representanter utpekes av fagforeningene som til sammen organiserer et flertall av arbeidstakerne. Hovedverneombudet skal være blant de ansattes representanter. Bedriftshelsetjenesten er representert i utvalget ved behov.

## Verneombud

Verneombudet ivaretar arbeidstakernes interesser i saker som angår arbeidsmiljøet og velges av og blant de tillitsvalgte. Verneombudet er fast medlem av AMU.

## Bedriftshelsetjenesten

Selskapet har bedriftshelsetjeneste som, i tillegg til faste rutinekontroller, kan benyttes til vanlig legekonsultasjon (Se Personal/Bedriftshelsetjenesten på intranett). Representanter for bedriftshelsetjenesten deltar i AMU-møter etter behov.

## Opplæring

Områdeledere har ansvaret for HMS-opplæring i sine områder. Stabsdirektøren er ansvarlig for at verneombud og ledelsen samt AMU-representanter får tilstrekkelig opplæring. Det skal være en årlig gjennomgang av retningslinjene for HMS og policy for samfunnsansvar for alle ansatte.

## Varsling

Selskapet har utarbeidet rutiner for intern varsling av kritikkverdige forhold, som brudd på lover, interne regler og etiske normer samt forhold der liv og helse er i fare. Varslingsrutinene finnes på internett under Samfunnsansvar.

## Lover, forskrifter, instruksjer og retningslinjer

Aktuelle og oppdaterte lover og forskrifter er tilgjengelige på internett. De mest relevante bestemmelsene for Eksportfinans i denne forbindelse er:

- [Arbeidsmiljøloven av 17. juni 2005](#)
- [Brann og eksplosjonsvernloven av 14. juni 2002](#)
- [Lov om vern mot tobakkskader av 23. mai 2003](#)
- [Lov om likestilling mellom kjønnene av 9. juni 1978](#)
- [Lov om ferie av 29. april 1988](#)
- [Forskrift om internkontroll](#)
- [Forskrift om verneombud og arbeidsmiljøutvalg](#)
- [Forskrift om arbeidsplasser og arbeidslokaler](#)
- [Forskrift om arbeid ved dataskjerm](#)
- [Forurensingsloven 1. oktober 1983](#)

I tillegg har selskapet utarbeidet og implementert interne instruksjer og dokumenter på HMS-området som er vedlagt retningslinjene og omtalt nedenfor.

## Sykefravær

For å redusere antallet av og lengden på sykefravær, og for å beholde et godt forhold mellom den sykmeldte og selskapet, er det etablert retningslinjer for hvordan sykefraværet skal følges opp av partene. Retningslinjene er vedlagt og ligger på intranettet under Ansettelsesforhold.

## Branninstruks

Alle ansatte har plikt til å sette seg inn i selskapets branninstruks som er vedlagt og finnes på intranett under Retningslinjer/Helse, miljø og sikkerhet. Det er utnevnt to brannvakter for selskapet, se Organer/Verneombud på intranett.

## Det psykososiale arbeidsmiljøet

### Endringer i virksomhet og organisering

Større endringer i selskapets virksomhet som får, eller kan få, innvirkning på bedriftskulturen og det psykososiale arbeidsmiljøet, skal drøftes med de ansatte før beslutning om gjennomføring fattes. Eksempler på slike endringer kan være større organisasjonsmessige endringer, utsetting av virksomhet (outsourcing), kjøp av andre selskaper, fusjoner og flytting.

Drøftelsene med de ansatte skal foregå med de berørte i AMU eller annet passende forum. Drøftelsene skal skje på et tidspunkt i endringsprosessen hvor planene fortsatt er på forslagsstadiet, og hvor ansattes synspunkter kan tas tilbørlig hensyn til før det endelige vedtak fattes.

### Konflikter og mobbing

Noen definisjoner:

**Konflikt:** En situasjon der en eller flere personer føler seg frustrert, blokkert eller irritert av en eller flere andre personer.

**Mobbing:** Når en eller flere personer systematisk over tid føler seg utsatt for negative handlinger fra en eller flere andre personer i en situasjon der den som rammes finner det vanskelig å forsvare seg mot disse handlingene.

Et grunnprinsipp er at konflikter i størst mulig grad bør håndteres i en tidlig fase og på lavest mulig nivå. Ansatte som opplever konflikter, bør tilstrebe å ta problemene opp med den eller de det gjelder og forsøke å finne løsninger som er akseptable for begge/alle parter. Når det ikke er mulig å finne løsninger på dette plan og en eller flere av partene mener det er grunn til å forfølge saken videre, skal nærmeste overordnede involveres. Det er også mulig å søke råd og bistand hos verneombudet og/eller HR-avdelingen.

En leder som blir kjent med en konflikt må straks ta kontakt med de involverte partene for å gjøre seg kjent med sakens innhold. Lederen bør ikke nøle med å søke bistand i saken, og skal bringe den videre til overordnet nivå dersom konflikten fortsetter. Dersom lederen selv er part i konflikten, har den ansatte anledning til å bringe saken direkte til overordnet nivå.

Enkelte saker preges av et ulikt styrkeforhold mellom partene. Når en ansatt for eksempel opplever mobbing eller trakassering, kan det være vanskelig – og noen ganger uheldig – å ta opp problemene med den det gjelder alene. Det kan ofte være klokt å diskutere saken med en vedkommende stoler på før man avgjør hva man vil gjøre. Lederen har ansvar for å iverksette og følge opp tiltak. Ved usikkerhet om hva de skal gjøre i slike saker, må de raskt søke hjelp.

### Kartlegging av det psykososiale arbeidsmiljøet

#### Utviklingssamtaler

De årlige utviklingssamtaler mellom den enkelte medarbeider og dennes nærmeste overordnede, gjennomført slik det står beskrevet i utviklingssamtalsystemet, er et viktig hjelpemiddel når det gjelder arbeidet med å ivareta og forbedre det psykososiale arbeidsmiljøet. Samtalene har som mål å skape trivsel og effektivitet gjennom kommunikasjon og samarbeid.

Dessuten skal den overordnede benytte samtalen til å kartlegge medarbeiderens oppfatning av det psykososiale arbeidsmiljøet. Medarbeidernes synspunkter skal være en del av det den overordnede legger til grunn for det videre arbeid med å forbedre det psykososiale arbeidsmiljø i områdene/avdelingene, og synspunktene skal bringes videre til den overordnede, dersom medarbeidernes synspunkter gjelder forholdet mellom flere områder/avdelinger.

### Arbeidsmiljøundersøkelser

Det skal jevnlig avholdes undersøkelser om medarbeidernes oppfatning av arbeidsmiljøet, det psykososiale så vel som det fysiske. Resultatet av undersøkelsene skal drøftes i selskapets ledelse og i AMU, og skal være utgangspunkt for nye handlingsplaner for arbeidet med å bedre miljøet. Det er et poeng at disse undersøkelsene er mest mulig like fra gang til gang, slik at man av resultatene hver gang kan se hvilken vei utviklingen går.

## Det fysiske arbeidsmiljøet

Stabsdirektør er ansvarlig for at det fysiske arbeidsmiljøet er tilfredsstillende og skal, når feil eller mangler avdekkes, snarest sørge for utbedring.

### Inspeksjonsrunder

I tillegg til stabsdirektørens løpende ettersyn av det fysiske arbeidsmiljøet, skal det som hovedregel gjennomføres en inspeksjonsrunde hvert annet år. Hensikten med disse inspeksjonsrundene er å kartlegge om det er forhold som ikke er i overensstemmelse med medarbeidernes behov, lovverket og interne retningslinjer og instruksjoner på området samt vurdere risikoforholdene og kartlegge potensielle farer og problemer i virksomheten (ref. HMS-risikoanalyse i vedlegg).

Deltakere på inspeksjonsrundene skal være verneombud, stabsdirektør og administrasjonssjef. Under runden skal vedlagte rapporteringsskjema fylles ut. Skjemaet signeres av stabsdirektør og verneombud og videresendes til ledergruppen og AMU til behandling.

### Behandling av avvik og potensielle farer og problemer

AMU har det overordnede ansvaret for å behandle risikoanalysen og avvik samt potensielle farer og problemer som oppdages på inspeksjonsrunder. Avvik og potensielle farer og problemer som oppdages utenom inspeksjonsrundene skal rapporteres til områdeleder, stabsdirektør og AMU.

Avvik og potensielle farer og problemer fra risikoanalysen skal behandles med korrigerende tiltak. Slike tiltak har til hensikt å:

- identifisere avvik
- klarlegge årsaken til avvik
- korrigere avviket slik at forholdet blir som ønsket eller bestemt i lover, etc.

Områdelederne har det praktiske ansvaret for å kartlegge årsak til avvik i deres respektive områder. AMU beslutter korrigerende tiltak som rapporteres til områdeleder og stabsdirektør. Dersom tiltakene medfører kostnader, må de godkjennes av økonomidirektør før implementering. Områdeleder skal rapportere resultatet av de korrigerende tiltakene til stabsdirektør og AMU.

## Appendix IV: Eksportfinans' anti-corruption guidelines

1. Eksportfinans shall inform stakeholders about the criminal and civilian legal consequences of bribery, including the General Civil Penal Code, Sections 387-389. Eksportfinans shall encourage exporters and applicants to have systems that combat corruption.
2. Eksportfinans shall require exporters and applicants to declare that neither they nor anyone acting on their behalf in transactions, have been or will be involved in bribery in connection with the transaction. No loan will be granted without the exporter or applicant having submitted such a declaration.
3. The exporter/applicant shall state whether there are other people or companies that act on their behalf in the transaction, and if so, their assignment and compensation. In case a commission etc. will be paid through other channels than directly from the buyer to the seller, the applicant shall submit a declaration to the effect that the purpose of the payment is to cover relevant contributions and that the compensation does not include payment for services that come under the concept of corruption in the General Civil Penal Code, Sections 387-389.
4. Eksportfinans shall ask the exporter/applicant to confirm that neither they nor anyone acting on their behalf in the transaction are named on the World Bank's or the regional development banks' lists of companies blacklisted due to corruption.
5. Eksportfinans shall request information on whether exporters/applicants or anyone acting on their behalf in the transaction a.) are charged with corruption, or b.) have been sentenced for corruption in a national court of law during the last five years, or c.) have had national administrative measures imposed due to corruption in the last five years. Such measures may for instance be relocation of employees who have been involved in corruption, implementation of an internal control system, conducting and publishing the results of audits aimed at preventing corruption.
6. Eksportfinans shall investigate further if Items 3, 4 or 5 or other aspects of the case give reason to suspect corruption. Before such investigations are initiated, the guarantors in the case should, if possible, be informed.
7. Eksportfinans shall verify whether internal preventive measures have been implemented, enforced and documented in companies that have been sentenced/been the subject of a decision as described in Item 5 b and c above.
8. When there is good reason to suspect corruption before an application has been approved, Eksportfinans will implement necessary and relevant measures. This may for example involve suspension from the application processing while an extended investigation is carried out. If the extended investigation concludes that there is good reason to suspect corruption, the application will be turned down.
9. When there is good reason to suspect corruption after an application has been approved, Eksportfinans will implement necessary and relevant measures, including an extended investigation into the matter. Any guarantors will, if possible, be informed and relevant measures will be considered. Such measures may include halting the disbursement of the loan or demand back-payment of the loan.
10. When there is good reason to suspect corruption, Eksportfinans may inform the Ministry of Trade, Industry and Fisheries and/or Økokrim (*Norwegian National Authority for Investigation and Prosecution of Economic and Environmental Crime*), or report the matter to the police.

## Appendix V: Instructions on measures against money laundering

### 1. Background

The aim of these instructions is to prevent that Eksportfinans ASA is being used as an instrument by criminals to retain proceeds from criminal offences as well as to prevent financing of acts of terrorism. Furthermore, we shall also ensure that the company does not become an instrument of criminal acts in order to protect Eksportfinans' reputation.

### 2. Scope

These instructions are adopted pursuant to the Money Laundering Act § 23 and replaces the previous instructions adopted on October 26, 2009. The instructions apply to all employees (including temporary employees) in Eksportfinans. They also apply to persons or companies that perform services for Eksportfinans.

Area managers are responsible for compliance with these instructions. Every employee is obliged to familiarize themselves with the prevailing rules on measures against money laundering and these instructions. If an employee is in doubt about how to implement the measures against money laundering, the legal director shall be consulted. The legal director shall annually solicit area managers to report on the how these regulations are being followed.

### 3. Risk based customer control, registration of information and monitoring

When establishing a new customer relationship in connection with change of debtor (or alike), the customer control should be adapted to and based on, an assessment of the risk for the transaction involving proceeds of criminal acts or other offenses covered by the General Civil Penal Code Chapter 18 (terrorism). The customer is normally the borrower in a lending transaction and the counterparty in a funding transaction. On the basis of this risk assessment the control and monitoring of the customer is either being conducted in a regular, extended or simplified manner.

The customer control shall consist of :

- Registration of the customer's corporate name and number, permanent address, legal form and date of incorporation, contact person including the registration of that person's name and identity number as identification.
- Identity registration of the customer's beneficiaries. Beneficiaries are individuals possessing at least 25 percent ownership, control or interest in the customer.

Valid documentation for individuals is verified copies of passports or driving licenses. For legal entities a certificate of incorporation not older than 3 months is required.

- Monitoring: Customer monitoring consists of keeping customer documentation and information up-to-date at all times

### 4. Simplified and extended control of customers

A simplified procedure for customer control can be followed when the customer is a Norwegian financial institution, an investment firm, management companies for securities fund or foreign banks and financial institutions which are subject to EU legislation and supervision in accordance with EEA standards.

In case of a simplified control of customers it is not necessary to register the real beneficial owners of the customer or to register information and the transaction type. Other customer information shall be

registered and maintained.

An extended procedure for customer control shall be followed in situations which by their nature involve a high risk of money laundering and terrorist financing. This applies to transactions that lack a legitimate purpose, and that is exceptionally large or complex or to transactions with a country or area which lack adequate measures against money laundering. Extended control of customers also applies to transactions with countries known for practicing corruption or in transactions where politically exposed persons are customers.

In case of an extended customer control the basis for internal decisions shall contain information stating that extended control measures will be undertaken. In such cases an extended monitoring of the customer relationship will be performed.

### **5. Control of customers by third parties**

By written agreement Eksportfinans may allow a bank or recognized law firm which is subject to reporting to undertake the control of customers on its behalf. In cases like these, the control of customers shall follow the same procedures as described in this document.

### **6. Storage of documents and information**

Proof of identity shall be kept for 5 years after the relationship with the customer has been terminated.

The documentation is stored case-by-case and should be easy to retrieve.

### **7. Investigation and reporting of suspicious transactions**

Any suspicion of money laundering shall immediately be reported in writing to the legal director and include all relevant information about the case.

The legal director shall ensure that further investigation to confirm or reject the suspicion is being undertaken.

If the suspicion is not rejected through internal investigations, the person responsible for money laundering shall submit information about the transaction to Økokrim (Norwegian National Authority for Investigation and Prosecution of Economic and Environmental Crime). The information shall include information regarding the circumstances which have led to suspicion and shall be sent by the electronic messaging system Altinn, Money Laundering Unit.

Suspicious transactions should not be undertaken until Økokrim has been informed. If Økokrim doesn't give orders to stop the transaction, the transaction can be processed.

Documentation on reported cases should be kept for 5 years.

### **8. Confidentiality issues**

Neither the customer nor others should be informed that investigation of suspicious transactions is being carried out or that suspicion of such transactions is being reported to Økokrim.

Employee confidentiality does not apply internally in relation to ongoing investigation or when disclosure is required by rules pursuant to law or regulations.

### **9. Training and internal information**

All employees shall be trained and regularly updated on money laundering legislation. This responsibility rests with each manager in cooperation with the legal director.