



بنك تنمية المدن والقرى
CITIES & VILLAGES DEVELOPMENT BANK

Anti-Corruption and Fraud Prevention Compliance Policy 2026

Management Policy on Malpractices at CVDB

We the management at CVDB acknowledge our critical role in creating an organization based on compliance to laws and regulations and one in which good and fair values are adhered to by all sections of the employees and stakeholders in all their dealings.

Towards this objective we hereby resolve that:

- It is our primary responsibility to create an organizational climate that encourages commitment on the part of all our employees and stakeholders to be trustworthy and adhere to honest and fair practices/behavior
- To establish systems which enable all employees to understand ethical behavior and handle ethical issues
- To establish policies and procedures which enable handling of malpractices/misbehavior in a satisfactory manner and prevent such situations in the future.

We, the management of the Cities and Villages Development Bank, acknowledge our decisive role in building an organization based on compliance with laws and regulations in which we commit to fair values by all staff and stakeholders in all our dealings.

To achieve this goal, we have decided the following:

- Our basic responsibility is represented by creating a regulatory climate that encourage compliance by all our staff and stakeholders so that they are trustworthy and abide by honest and fair practices / behaviors.
- Create systems that enable the staff to understand ethical behavior and handle ethical issues
- Create policies and procedures that ensure the ability to handle wrongful practices / misbehavior in a satisfactory fashion and prevent such occurrences in the future.

Integrity Commission:

- Compliance with internal legislative and ethical standards
- Guarantee and oversee compliance with legislation, regulations and policies adopted by the management
- A legislative and legal framework that handles violating and wrongful practices and behaviors and prevents their reoccurrence leads to the sustainability and development of the business environment
- Access to clear, standard and stable services and work procedures that ensure equity, equal opportunity, and sustainable development.