

CODE OF CONDUCT FOR COASTAL MARKETING EXECUTIVES

This Code of conduct is applicable to the COASTAL MARKETING EXECUTIVES (CMEs) appointed by the Coastal Local Area Bank Ltd. This code will apply to all CMEs involved in marketing and distribution of any loan or other financial product of the Bank. The CME must abide by this code prior to undertaking any direct marketing operation on behalf of the Bank. Any CME found to be violating this code may be terminated and appropriate action will be taken by the Bank.

1. Tele-calling a prospective customer

- A prospective customer is to be contacted for sourcing a Bank's product or Bank related product only under the following circumstances:
- When prospective customer has expressed a desire to acquire a product through the Bank's internet site/call centre/Branch or through the Relationship Manager at the bank or has been referred to by another prospective customer or is an existing customer of the Bank who has given consent for accepting calls on other products of the Bank.
- When the prospect's name/telephone number/ address is available and has been taken from one of the lists/directories/databases, after taking his/ her consent.

2. When to contact a prospective customer on telephone

Telephonic contact must normally be limited between 09:30 Hrs and 19:00 Hrs. However, it may be ensured that a prospect is contacted only when the call is not expected to cause inconvenience to him/her. Calls earlier or later than the prescribed time period may be placed only when the prospect has expressly authorized CME to do so either in writing or orally

3. Privacy of prospective customer

CME should respect a prospective customer's privacy. The prospective customer's interest may normally be discussed only with the prospective customer and any other individual/family member such as prospect's accountant / secretary / spouse, authorized by the prospect. The privacy of customer/prospective customer should always be protected during the service with the Bank or on cessation and Customer information should not be

put to use in any manner prejudicial to the interest of the Bank/customer/prospective customer.

4. Leaving messages and contacting persons other than the prospect.

Calls must first be placed to the prospect. In the event, the prospect is not available, a message may be left for him/her. The aim of the message should be to get the prospect to return the call or to check for a convenient time to call again.

5. No misleading / misrepresentation is permitted

- **CME should not:**
- Mislead the prospect on any service / product offered;
- Mislead the prospect about their business or organization's name, or falsely represent themselves.
- Make any false / unauthorized commitment on behalf of Local Area Bank Ltd for any facility/service.

6. Telemarketing Etiquettes Pre Call

- No calls prior to 09:30 Hrs or post 19:00 Hrs unless specifically requested.

During Call

- a. Caller to identify himself/herself, and the Coastal Local Area Bank for whom he/she is performing the CME activity
- b. Request permission to proceed
- c. If denied permission, apologize and politely disconnect.
- d. State reason for the call
- e. Always offer to call back on landline, if call is made to a cell number
- f. Never interrupt or argue
- g. To the extent possible, talk in the language which is most comfortable to the prospect
- h. Keep the conversation limited to business matters
- i. Reconfirm next call or next visit details
- j. Provide telephone no and contact details of the bank officer/branch manager, if asked by the prospect.
- k. Thank the customer for his/her time

Post Call

- l. Customers who have expressed their lack of interest for the offering should not be called for the next 3 months with the same offer.

- m. Provide feedback to the Bank on customers who have expressed their desire to be flagged "Do Not Disturb"
- n. Never call or entertain calls from customers regarding products already sold. Advise them to contact the Customer Service Desk/Staff of the bank.

7. Gifts or bribes

CME must not accept gifts from prospects or bribes of any kind. CME who is offered a bribe or payment of any kind by a customer, must report the offer to the Bank management. Any violation there-of will result in termination of services of CME and initiation of appropriate action by the Bank.

8. Precautions to be taken on customer visits by CME:

- o. Respect personal space - maintain adequate distance from the prospect.
- p. Not to enter the prospect's residence/office against his/her wishes;
- q. Not to visit in large numbers - i.e. not more than an officer of the Branch/Branch Head, if required.
- r. Respect the prospect's privacy.
- s. If the prospect is not present and only family members'/office persons are present at the time of the visit, he/she should end the visit with a request for the prospect to callback.
- t. Provide his/her telephone number, supervisor's name or the concerned bank officer's contact details, if asked for by the prospect customer
- u. Limit discussions with the prospect to the business - Maintain a professional distance.
- v. Don't collect cash for credit to customer's account, unless otherwise specifically authorised by the Bank

9. Appearance & Dress Code

For Men MEs

- o Well ironed trousers;
- o Well ironed shirt, shirt sleeves preferably buttoned down.

For Women MEs

- o Well ironed formal attire (Saree, Suit etc.);
- o Well-groomed appearance.
- o Jeans and/or T Shirt, open sandals are not considered appropriate.

10. Handling of letters & other communication

Any communication sent to the prospect should be only in the mode and format approved by the Bank and on the official letterheads/stationery.

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