

The main purpose of adopting code of ethics by **BIA** is to promote Standards of behavior among all members to believe and abide.

The principles:

a. Integrity

Members must observe high standards of integrity and fair dealing. They must be honest and straightforward in their dealings with customers.

b. Conflicts of Interest

Members must take all reasonable steps to identify, and prevent or manage, conflicts of interest that could harm the interests of a customer.

c. Due Skills, Care and Diligence

Members must act with due skill, care and diligence.

d. Confidentiality

Members must observe in full any obligations of confidentiality, including with respect; to client information. This requirement does not over-ride lawful disclosures.

e. Market Conduct

Members must observe proper standards of market conduct, and avoid action that would generally be viewed as improper.

f. Customer Assets

Members must take reasonable care to safeguard the assets of customers for which they are responsible.

g. Customer Interests

Members must pay due regard to the legitimate interests and information needs of their customers and communicate with them in a fair and transparent manner. Members when dealing with customers who are entitled to rely on their advice or discretionary decisions must take reasonable care to ensure the suitability of such advice or decisions.

h. Relations with Regulators/Supervisors

Members must act in an open and co-operative manner with the CBB and other regulatory/supervisory bodies under whose authority they come under. They must take reasonable care to ensure that their activities comply with all applicable laws and regulations.

i. Adequate Resources

Members must maintain adequate human, financial and other resources sufficient to run their business in an orderly manner.

j. Management Systems & Controls

Members must take reasonable care to ensure that their affairs are managed effectively and responsibly, with appropriate systems and controls in relation to the size and complexity of their operations. Members systems and controls, as far as is reasonably practical, must be sufficient to manage the level of risk inherent in their business and ensure compliance with the CBB Rulebook.