

banregio

**Code
of Conduct**

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Pact for honesty

I hereby, _____

As a fundamental part of the Banregio Family, I know that my attitude and service quality build trust and generate value for our Clients and the Institution.

This is why I commit myself to know, accept, respect and comply this Code of Conduct.

I am responsible for the decisions I take on a daily basis and for upholding our values.

I commit myself to be an example for my family, in my work and my community, by behaving honestly.

Sign the pact here.

<https://forms.gle/kKX3QGYLLaKJu6hY6>





Message from the CEO of Regional

Dear coworkers:

The key to our growth is focused on innovation: our products and services respond to the needs of today's Clients, that is why doing things right and adopting this Code of Conduct is essential.

We have great responsibilities, thus it is important to conduct ourselves with integrity, being prudent and transparent, in order to take care of our assets and maintain the trust deposited by our Clients, Collaborators, Suppliers and Partners.

We need to commit ourselves to know, accept, respect and comply and convey this Code to our coworkers in our daily activities, thereby promoting a Culture of Compliance and Control.

Please feel assured your voice will be heard on an anonymous and confidential basis through our reporting channels.

I invite you to maintain a positive and inclusive work environment, to do the right thing and to live our values and principles to be an example of honesty for our colleagues, family and Community.

Manuel G. Rivero Zambrano
Regional Chief Executive Officer



Message from the CEO of Banregio

Dear family:

Banregio has stood out for its quality of service, part of this success is due to the fact that since the creation of the Institution the best practices of the financial system were adopted, as well as of the bankers who joined the first generation, leaving a legacy of honesty and values.

It is up to all of us to continue reinforcing that commitment and that our actions are guided by this Code of Conduct and the policies and procedures of the Institution, ensuring transparency within the organization.

We know that corruption is one of the most archaic problems in the country, that is why in Banregio we do not tolerate bribes or corrupt acts, which is why we created the Institutional Conduct Committee, which ensures the proper treatment and monitoring of cases of integrity and conduct to minimize any patrimonial and reputational risk.

I invite you to continue putting the name of Banregio up high, enforcing this Code with our honest actions.

Héctor Cantú Reyes
Banregio Chief Executive Officer

Purpose

The success of our Customers.

Vision

To be a bank attune with the community.

We want to be the bank with the best customer service in Latin America and continue to accomplish success to create a positive change in our community, for that we need your commitment with recognizing, living and making our institutional values yours day after day.

Our Values



Humane

We value people and place them at the center of all our actions.



Prudent

Our strength, within a dynamic and competitive environment, has been forged mostly because of our prudence in decision-making.



Relevant

We seek to generate an impact. Our value proposal is relevant for peoples' lives and for our country's performance.



Leader

We make sure that anything we do, is the best. We can create great things if we live our lives with energy and with a purpose that exalts us.



Open

We believe that an open dialogue allows people to contribute in generating ideas and proposals to promote innovation and creativity.

We invite you to embrace and convey our values.

What does Banregio expects from you?

Be trustworthy and honest

Make your actions become aligned with our Code of Conduct upholding honesty, responsibility, trust, loyalty, sense of belonging and zero tolerance for corruption.

Connect with our values

Adopt and transmit the Institutional Values. Your positive example transcends and inspires your Family, your Community and the Institution.

Embrace the culture

Contribute and work with us to strengthen the culture of compliance and control, ensuring that the activities required under your position are performed in accordance with internal policies and procedures.

Be innovative

Adapt to a rapidly changing environment. Observe and respond with agility to the needs of our Clients. Be purposeful.

Be committed

Be a team player and wear our colors, remember that you are part of the success and growth of the Institution, commit yourself every day to give your best.

Banregio commits itself to:

- Improve our community.
- Promote collaboration.
- Maintain an effective communication.
- Strive for the Collaborator's well-being.
- Aim for a balance between family and professional work life.
- Generate equal opportunities for professional growth based on merits.
- Maintain constant innovation.
- Continue harvesting success.

Our Collaborators are essential to our Institution as they are an outstanding source of talent and make our operations possible in a manner consistent with our values. We work continuously in order to create an excellent place to work in.

Doing the right thing benefits us all

The Code of Conduct is one of the key pillars that supports our culture, that is why its compliance has the following benefits:

- **Build Trust for Everyone**

All business is built on relationships with Clients, Collaborators, Suppliers and other groups. The bond and strength of those relationships depends, to a great extent, on the trust that the parties have with each other. In this sense, integrity conduct is an indispensable factor for building trust because it has the ability to give credibility to those who practice it.

- **Attracting good Clients, Collaborators, Suppliers and Partners**

Respecting current laws and regulations, acting in accordance with internal policies and procedures, not misleading or omitting information, complying with what is offered and behaving with integrity and honesty are all actions that attract people who tend to behave the same way because they feel identified with those principles.

- **Protection against Reputational Risk and Negative Advertising**

When activities are conducted in accordance with best corporate integrity practices, it is difficult for negative publicity to occur. Therefore, integrity behavior protects the Institution against negative publicity, minimizes reputational risk and adds value to our brand.

- **Staff Satisfaction**

The Code of Conduct helps Collaborators to identify what the Institution recognizes as acceptable business practices, generating better decisions, greater fidelity and pride in being part of the Banregio Family, therefore creating a positive organizational culture and carrying out its activities in the best possible way.

Each Collaborator, Manager, Partner, Shareholder and Director are subject to this Code of Conduct in a commitment to a culture of compliance and zero tolerance for corruption.

Integrity is strengthened in the Institution with the Institutional Code of Conduct, in conjunction with the policies and procedures that govern us, our Transparency Mailbox, the System of Consequences and the Institutional Conduct Committee, which aims to provide safety to Collaborators in the treatment and monitoring of integrity and conduct conflicts, strengthen the organizational culture based on the values of our Institution and finally expose and make decisions about events identified as non-adherence to the norm.

How to make better decisions?

Think on those things that you can improve in the way you act and the activities you do at work. Remember that our decisions always have an impact, positive or negative, big or small.

If you are unsure about something before making a decision, consider the following:

- Am I authorized to do this?
- Does my action adhere to the Code of Conduct, Internal Work Regulations, policies, processes and applicable legislation?
- Is my action consistent and reflects institutional values?
- Does my behavior promote or increase my prestige and that of the Institution?
- Would I like this to be published on social media?
- Am I ready to assume the consequences that my action could have?

If an answer to any of these questions is “No” or “I’m not sure,” stop and check with your Leader or support areas



Show your **passion**
to serve.



Customer Service

One of the pillars that makes us stand out as a Bank is the level of our customized customer service.

During the last 2 decades, we have managed to position Banregio as one of the most solid banks on advising and financing for entrepreneurs of the small and medium sized sectors, as a result of the commitments, efforts, and above all, the consistent trust of our Clients, Collaborators, Suppliers and partners.

Nowadays our challenge is to be relevant through the digital channel, looking for financial alternatives to drive an integral and close relationship to be our Clients' main bank.

Empathic Service

Listen empathically and understand our internal and external Clients starting from their needs (not our business interests).

Assertive Service

It is our responsibility to understand how the Institution can become the best vehicle to strive for peoples' well-being and business growth; only then, can we offer a solution to their needs with consistent products.

Humane Service

We are all human beings, without any distinction. Let us acknowledge this fact, embrace it, and perform our work under the premise that people is always the most important aspect of our business.

Genuine Service

Each interaction held with different persons is an opportunity to build trust and value.

Products and Services

When offering products and services to our Clients or Prospects, make sure that the information provided is true and verifiable, and take into consideration the promotions of financial transactions and services that are offered in any means.

Be transparent as to the characteristics of the products and services offered by the bank without hiding their risks, fees, other costs. Do not use deceitful information leading to error with respect to the financial transactions or services.

Do not condition the contracting of financial transactions or services to another transaction or service, unless they belong to a comprehensive service package communicated to the Client or Prospect.

Relations

If during the execution of your tasks you have any contact with suppliers, any operation you conduct must be based upon and be conducted with independency and integrity.

As a collaborator you must not participate or tolerate any act of corruption from an supplier, nor use the supplier as a conduit to corrupt practices. The contracting of suppliers and third parties will only be carried out for the proper operation of the Institution and should be paid only for the legitimate products and services provided, without exceeding.

Suppliers

Likewise, the Institution will refrain from operating with suppliers and third parties when the payment of bribes or any other act of corruption by them is reasonably known or suspected.

The Institution undertakes to carry out tenders, contracts, and purchases in a transparent manner, in accordance with internal regulations and policies as well as business standards. Therefore the trading in influence by a Collaborator or Executive is prohibited, it is said, offer, promise or exert influence to obtain a contract or tender.

Authorities and Third Parties

Provide special attention to the requests of information made by the competent authorities in order to provide such information on time and in form, by way of the corresponding departments authorized to do so.

Should you receive a request for information and you are not authorized to answer it, notify such circumstance to your Superior so that he/she can forward it to the corresponding personnel.

Collaborators must refrain from making facilitation payments to public officials, which are illegal. Facilitation payments are illegal payments to public officials for the purpose of expediting or securing some routine or necessary government process, to which the payer is legally entitled. In the case of coercion, when the integrity and security of the Collaborator are put at risk, it must be accounted for and recorded with accuracy.

Subsidiaries

When carrying out your activities for another entity that belongs to Regional, S.A.B. de C.V. and its subsidiary Banregio Grupo Financiero, S.A. de C.V., execute them based on the provisions contained in the corresponding Operating Manuals.

If any doubts as to the interpretation of the provisions, please consult with the Compliance Department.

Use the required systems, information, tools, and all other infrastructure corresponding to the Institution at hand and uphold, at all times, strict compliance with the bank and fiduciary secrecy.



See Manuals:

- *Prevención de Conflicto de Interés BRGF-GOB-112*
- *Código de Conducta para Proveedores BRGF-GOB-114*
- *Compras Institucionales BRGF-RM-104*
- *Atención de Oficios y Requerimientos de Autoridades BRGF-AMD-107*
- *Reportes Regulatorios a Autoridades BRGF-ADM-106*

Competence

You shall not:

- Communicate or disseminate information to discredit your competitors.
- Generate false conditions of the demand or offering of any product or service seeking to influence their prices artificially.
- Hold discussions on future plans related to fees, costs, tariffs, or other matters.
- Agree on allocating territories, Clients, or markets.





Live the Value: **Relevant**

We seek to generate impact. Our value proposition is relevant to the lives of people and to the performance of our country.

Clients are the reason to be in any business, therefore, make sure you are well-informed on the products and services of the Institution in order that our Clients feel that they are being properly taken care of, hear them out, and find them efficient solutions that facilitate their lives; only then you will offer a great customer experience causing them to return with us.



Inspire with your example, do the right thing

Identify bad habits that can impair your professional performance.

Promoting good behavior and efficiency in one's activities, here are some recommendations to erradicare bad habits that can be present on a daily basis:

- Respect the rules and processes.
- Avoid frequent distractions that impede executing your activities.
- Plan the works assigned to deliver on time.
- Contribute in creating and maintaining a healthy and respectful environment.
- Always be on time, respect your coworkers' time and be organized.
- Keep an open mind towards different opinions, learn to listen.
- Treat others as you would like to be treated.
- Avoid gossip and misunderstandings.
- Keep our facilities in good conditions.
- Value your work.
- Respect others and promote a free-harrassment and violence environment.

It is important to promote a work environment that causes your work and that of the members of your team to be more productive. This environment must rely on cooperation, trust, integrity, respect, and honesty.

Likewise, we seek to maintain a favorable organizational environment and develop a culture in which dignified and decent work is sought, as well as the continuous improvement of working conditions for the prevention of psychosocial risk factors, in line with NOM 035 STPS 2018.



See Manuals:

- Reglamento Interior de Trabajo BRGF-GOB-103
- Reglamento de Uso de Instalaciones BRGF-SGD-101

Human Rights for human dignity

Our commitment is to carry out relations and negotiations with Clients, Users, Collaborators and Suppliers in compliance with the fundamental rights established in the Declaration of the International Labour Organization and respecting internationally recognized human rights, which consider:

- Eliminate all forms of forced labor and slavery.
- Eradicate the use of child labor.
- Ensure that the conditions and the work environment comply with current labor regulations.
- Maintain an environment free of discrimination and harassment, ensuring dignified treatment and respect.

We recognize that diversity enriches our teams, strengthens innovation, and fuels our growth. For this reason, we have the objective of ensuring that in our diverse work environment the differences of each Collaborator are respected and valued. We embrace diversity with inclusion and equity, understanding these concepts as:

Diversity:

Refers to born differences or identities of all kinds, such as sex, gender, gender identity and gender expression, age, religious beliefs, sexual orientation, ethnic origin, physical or mental disability, socioeconomic context and cultural customs, among other.

Equity:

Equal opportunities and responsibilities regardless of differences in sex, gender, gender identity and expression, age, religious beliefs, sexual orientation, ethnic origin, physical or mental disability, socioeconomic context and cultural customs, among others.

Inclusion:

It is any action to create an environment that integrates people within the community and respects their differences and similarities, seeking that they contribute their talents and at the same time be reciprocated with the benefits that the community can offer. It refers to respecting, listening and effectively integrating all Collaborators of the Institution, under the framework of the same rights and obligations established in this Code of Conduct.

Compensation Policy

The compensation philosophy is mainly focused on 4 pillars:

Fair

According to the responsibilities of each Collaborator, aligned with the market, and based on the best practices of the industry.

Equitable

Based on the merits of each Collaborator, to promote their professional and economic development.

Inclusive

Available to all Collaborators equally, without any distinction of sex, gender, religion, disabilities, preferences, etc.

Flexible

Provides flexibility of decision to each Collaborator through benefit options considering the diversity of needs and their moment of life.

Labor Equality and Non-Discrimination

We constantly work to eradicate any kind of discrimination and promote labor inclusion, which is why according to the Federal Law for the Prevention and Elimination of Discrimination (LFPED), the Institution strongly prohibits the mistreatment, violence, and segregation from managers and leaders of the Institution towards the Collaborators and among the Collaborators. We are strongly committed to promote labor equality, preventing and eliminating all types of workplace violence and discrimination whether due to ethnic or national origin, culture, skin color, physical appearance, sex, gender, gender identity and expression, sexual orientation, age, disability, religion, language, social, economic, health or legal status, pregnancy, marital status, and immigration status, etc.

According to the Technical Guidelines for Health Safety in the Work Environment by the Ministry of Health, the Institution does not tolerate discrimination towards Collaborators recovered from COVID-19 or who have a family member who has or has had it, or any other contagious disease.

Zero Tolerance for Sexual Harassment and Workplace Violence

In accordance with our commitment to an environment of respect for human dignity and free from violence, the Institution prohibits any type of harassment, and works to prevent sexual harassment and all forms of violence in the workplace.

Report at the Transparency Mailbox and Report Phone Line 81 81 24 24 09.

Any discriminatory act, workplace or sexual harassment, or acts of violence will be sanctioned according to the System of Consequences.



See Manuals:

- *Identificación, Análisis y Prevención de Riesgos Psicosociales BRGF-RH-108*
- *Reglamento Interior de Trabajo BRGF-GOB-103*





Live the Value: **Humane**

Because we value people and place them at the center of all our actions, we want you to find the necessary balance between family and professional life, being aware of your responsibility to society, and helping to improve your environment so that Mexico grows in tune with your well-being.

For this reason, we implement flexible programs, workspaces design for work talent integration, support for to our collaborators during their maternity and paternity leave superior to what the law establishes, promotion of habits to keep your personal finances healthy, as well as ongoing training, integration events, health campaigns and recreational spaces.

Our doors are open to everyone, regardless of ethnic or national origin, culture, skin color, physical appearance, sex, gender, gender identity and expression, sexual orientation, age, disability, religion, language, social, economic, health or legal status, pregnancy, marital status, and immigration status, etc.



Our most
importante value
is **you.**



Social Responsibility

We comprehend sustainability as an essential component of our corporate strategy and of the relationship with our stakeholders for whom we aim to generate and give back value.

We define three pillars of Social Responsibility, which guide our actions:

Community

We create relationships to improve our employees' quality of life and the communities where we have a presence.

Financial Education

To promote healthy habits with respect to personal and family finances in Collaborators, Clients, and the community.

Environmental Impact

We assume responsibility for the impacts generated by our operations upon the environment, and manage them in accordance with the laws and regulations in force, with the aim of reducing it significantly.

Environmental Policy

Regional, is committed to caring and preserving the environment, minimizing the environmental impacts that could derive from its operations, including its banking and financial activity, through the implementation of an Environmental Management System.

The Bank undertakes to:

- Comply with legal and regulatory requirements on environmental protection.
- Establish environmental objectives and goals for eco-efficiency in the use of material resources such as:

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1. Minimization and segregation of waste.
 2. Saving and sustainable use of resources.
 3. Consideration of energy efficiency and saving criteria.
 4. Green purchasing policies.
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- Evaluate and communicate transparently the risks and opportunities that the company identifies in relation to pollution control, reducing our carbon footprint and combating climate change.
- Develop effective strategies to reduce environmental impacts.
- Establish mechanisms and internal policies for managing the indirect impacts of financial operations.
- Collaborate with associations dedicated to the protection of the environment to generate community by joining collective actions achieving greater impact.
- Raise awareness, educate and promote internal practices with our Collaborators that promote the efficient and responsible use of natural resources.
- Promote continuous improvement of our Environmental Management System.

Regional is a signatory of the Global Compact, which affirms the commitment to implement and promote the principles of this global alliance in a responsible way in favor of the environment. It also adheres to the Principles of Responsible Banking, which establish the role and responsibility of the banking industry in shaping a sustainable future and aligning it with the UN Sustainable Development Goals and the Paris Climate Agreement of 2015.

We seek to contribute in social development in environments we operate. For such purpose, we have created an active community where our Collaborators participate through volunteer programs.

We are strengthening our relationship with the communities by using a new approach (on a branch level) towards organizations, business, and persons of the environment, in order to:

- 1) Generate and strive talent and local businesses to connect them through the Institution.
- 2) Assist Clients and Persons who are not Clients by organizing workshops and conferences.
- 3) Contribute with local organizations whose efforts are focused on improving the community.



Take care of your Personal Finance

You're responsible for honoring your financial commitments with any Institution as you are our representative; your credit bureau score can positively or negatively affect your personal and professional image, as well as the Institution's image.

Here are some recommendations to maintain your personal finance sound:

- Start a financial plan based on a real budget
- Avoid small-scale, daily expenses or compulsive shopping
- If you have any credit cards, make sure you know your cut-off and payment dates, in order to make total payment when due
- Have an emergency fund equivalent to 3 months of your salary.
- And most importantly, never spend more than what you earn.

The Institution assists you with short-term personal and auto loans, consumption loans, mortgages, among others. These loans are limited as to their amount and term, based on the level of income of everyone of us and taking into consideration your payment capacity.

Contact the Collaborator Service Branch Office to request advice and learn more about the benefits for Collaborators and their families also take note of the Collaborator's Personal Finance video capsules.

Collaborator Service Branch Office

sac@banregio.com

Follow the Training and Development programs to maintain and improve your personal finances.

Also, as part of our social responsibility strategy we have a financial education and inclusion platform called Clara Banregio, which brings financial knowledge to people who want to improve their relationship with money. We invite you to learn, share and participate with Clara in their workshops and events.

Clara Banregio

www.clarabanregio.com



See Manuals:

- Beneficios para Colaboradores BRGF-RH-104
- Préstamos para Colaboradores BRGF-RH-107



Live the Value: **Leader**

We believe you have to the potential to become a leader capable to shine and make others shine! We can create great things if we live our lives with energy and with a purpose that exalts us.

Transform yourself and adapt to a fast changing environment, for that you must understand customer needs, technology and new regulations. Become an agent of change!

Maintain yourself curious with an active capacity for amazement, be empathic with your team members by helping them develop their potential; only then they will know they have the power to generate positive changes in their lifes and in Banregio's Family.



Take care of
Banregio as you take
care of your family.



Honesty

To be honest is to act and perform the duties required under your position and comply with the internal policies of our Institution.

A Financial Fraud crime is committed when deceiving intentionally or taking advantage of any error of any other Collaborator, Client, Supplier, or of the Institution, or take any other action, aiming to receive money or any other personal benefit in exchange causing damages to the Institution or to a third party.

In general, all frauds are characterized by

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- | | |
|----------------------|---------------------------------------|
| • Lies | • Intentional omission of information |
| • Theft of resources | • Treason |
| • Identity Theft | • Bribery/Corruption, among others. |
| • Alteration of data | |
-

Any party carrying out any fraude operates by altering results or data to his/her favor or they misuse the information to obtain an illicit economic benefit.

No authorization is given for granting pardons to Fraude-related crimes in exchange of repairing (by the person held liable) the damages at hand; the Institutional Conduct Committee, the Head of the respective Department or Business Unit, and the departments of Special Affairs and Legal Affairs are the only ones who are authorized to engage in any negotiation, taking into account the evidence at hand.

The Institution has policies, regulations, and practices for risk management and fraud prevention that are an essential priority of corporate integrity. The Fraud Prevention Policy of its own nature is confidential and internal.

In the event that a Collaborator detects or suspects in good faith with evidence of irregular conduct that may lead to fraud by another Collaborator or Executive, must be reported at the Department of Special Affairs and/or through the Transparency Mailbox and the Report Phone Line: 81 81 24 24 09, without fear of reprisals.

Other Crimes

- Theft takes place when something is taken without the owner's consent.
- An example of breach of trust is taking property unlawfully, taking advantage of the victim who allowed the use or possession of such property as a result of a close relationship.
- The Scam relies on deceit, lies, and manipulation in order to cause the victim to transfer property for purposes of securing an improper benefit.

These acts are punished with contract termination, total reparation of damages, in addition to the applicable legal proceedings until resolution and final consequences.



See Manuals:

- *Gestión de Consecuencias BRGF-GOB-119*
- *Prevención de Fraudes BRGF-OP-107*
- *Administración de Riesgos BRGF-NR-100*





Live the Value: **Open**

We believe that an open dialogue allows people to contribute in generating ideas and proposals to promote innovation and creativity.

We wish for you to adopt a culture that privileges agility, transparency and innovation; as an objective of your work when finding solutions for our internal and external Clients. We are sure that at the end of the day, they will thank you for it!



We all form
part of the **Banregio**,
and as active members,
we must be in alert and
work as a team.



Anti Corruption

An act of Corruption is to give or offer anything of value seeking to influence any person so that the latter performs his/her labor responsibilities inappropriately or in order to receive a preferential or favorable treatment.

Corruption includes:

- Bribery
- Extortion or solicitation
- Facilitation payments
- Embezzlement
- Action of a conflict of interest
- Undue hiring of public officials
- Collusion
- Trading in influence and
- Laundering the proceeds of these practices.

This is one of the main problems that affects the country's growth; the Institution does not tolerate any form of bribe/corruption in any of its activities.

Any corrupt or illegal conduct is never acceptable in our operations. Incurring in any act of bribery/corruption within a work environment is not appropriate and it will be sanctioned pursuant to System of Consequences and, as applicable, the laws in force.

The acts of bribery, fraud, extortion, facilitation payments and trading influence, and the laundering of the product of these practices, are prohibited in any form, whether you participate in said acts directly or indirectly, and even through third parties.

In line with article 52 and 66 of the General Law of Administrative Responsibilities, as well as the Foreign Corrupt Practices Act (FCPA), the Institution prohibits the payment of bribes in all its forms.

Retaliation will also be avoided in the event that a Collaborator refuses to give or accept a bribe, even if a business or benefit to the Institution is lost.

The act of extortion or instigation of crime is the requirement of a bribe, whether or not accompanied by a threat if it is rejected. Employees must oppose any attempted extortion and report it to the department of Special Affairs and/or through the Transparency Mailbox and the Report Phone Line: 81 81 24 24 09.

Likewise, in our interest in providing full compliance with the new Anti-Bribery National System and following the best practices of the Financial Action Task Force (FATF) on money laundering, in the transactional monitoring of our Clients and Suppliers we verify that there are no transactions or funds that could have arisen from a crime (underlying crime), such as bribery/corruption acts, which in turn derive in Money Laundering.

Practical Case 1:

Miguel, collaborator of the Institution, receives a call from his friend Juan from Comercializadora Patito S.A. de C.V. He tells Miguel that he can give him a personal discount and some merchandise in exchange of information about the slate that can influence in favor of Comercializadora Patito.

What should Miguel do?

Answer:

It is not OK that a supplier offers this kind of treatment in exchange of a benefit.

Juan is violating the policies and procedures of purchases and biddings, in addition to a violation of the guidelines of the Code of Conduct for Suppliers.

Miguel must not accept this deal and report the situation on the Transparency Mailbox.

Political Contributions

In compliance with article 41 of the General Law of Electoral Institutions and Procedures, the Institution does not make contributions or donations of any kind to political parties or candidates.

We respect the freedom in the political participation of our Collaborators as long as it is done in a personal title, without using the resources of the Institution and outside working hours, avoiding opinions or references on behalf of the Institution.

Social Contributions and Donations

The social contributions, donations, and sponsorships made by the Institution must be transparent and in accordance with the policies and regulations, ensuring that these contributions are not undue or used as a means or cover-up for corruption or bribery.



See Manuals:

- *Aviso de Privacidad de Cáritas BRGF-SUC-013*
- *Servicios de Domiciliación BRGF-SUC-106*
- *Donación y Reciclaje de Activos Tecnológicos BRGF-TI-115*
- *Solicitud de Donación y Reciclaje de Activos de TI BRGF-TI-003*

Monitoring

The Institution has an Internal Control System which contributes significantly to the achievement of the Institution's objectives, with guidelines of its own and authorized by the Board of Directors.

The following guidelines aim to establish the rules of the Internal Control System:

1. Ensure compliance with all laws and regulations.
2. Promote the efficient employment of human capital and material resources of the business.
3. Identify and evaluate business risks, through the establishment of controls to minimize them.
4. Promote an adequate segregation and delegation of functions and responsibilities, as well as independence between areas.
5. Ensure that there are proper authorization levels to execute and authorize the different business transactions.
6. Ensure that operations are carried out by competent, reliable and ethical personnel.
7. Regulate and monitor any dependence on external Suppliers.
8. Regulate the use and integrity of computing systems, as well as ensure the confidentiality and availability of the information generated.
9. Establish backup mechanisms and contingency plans.
10. Ensure that the accounting computing system makes the correct and timely recording of all transactions, as well as their results.
11. Ensure that the financial information is prepared in accordance with the regulations that apply.
12. Define actions to prevent and report any unlawful acts or irregularities that third parties or Collaborators may commit.
13. Observe and promote bank and fiduciary secrecy in the Client information management.
14. Ensure that all transactions generate evidence to verify movements, their authorization and their correct and timely processing.
15. Have Audit and verification programs that monitor and evaluate the compliance of the Internal Control System.

Anti Corruption Training Program

Collaborators and Executives must comply with the anual training through the Code of Conduct, Anti-Money Laundering and Combating the Financing of Terrorism, Internal Control and Information Safety online course, in which integrity, compliance and anti corruption aspects and information are contemplated. Its final pourpose is to ratify their commitment with our philosophy and values.

We also have an internal website as a channel of official information to consult key policies and to promote conduct of all our collaborators, executives, shareholders and counselors. This website is administrated by the Institutional Integrity and Regulations Department.

Additionally, in order to contribute to the strengthening of anti corruption issues, the Institutional Integrity and Regulations Department prepares and distributes informative material to Collaborators and Executives through our electronic channels.

Please remind that your actions define you as a person, inside and outside the Institution. It is our duty to make Mexico more honest as it benefits everybody.



See Manual:
- Control Interno BRGF-GOB-109

Conflict of Interests

A conflict of interest takes place when, in a transaction or in an obligation, your personal interest is in conflict with your responsibilities towards the Institution, and towards its Collaborators, Clients, and Suppliers.

A conflict of interest exists when we allow personal interests and relationships to interfere and affect our judgment as employees for making decisions, as well as acting with objectivity, integrity and honesty.

For example, when in the employment relationship there is a family member with direct dependence (Boss-subordinate) or they are Collaborators in the same area.

Also, when you seek to obtain a financial benefit or avoid a financial loss at a Client's expense, or when you seek to generate a result in order to benefit therefrom and execute transactions other than those contracted by the Client.

This includes using your position for obtaining any benefit or advantage by using confidential information, for yourself, your family members, friends or for a third party.

The conflict of interest policy applies not only to Employees, but also to Executives, Directors, Partners and Shareholders, taking into account that they have greater access to privileged information

If you have any Conflict of Interest real or apparent you must report it immediately to your superior.

Remember that it is our responsibility as Employees to update the Labor Declaration and Conflict of Interest Letter, when the Institution so requests.

The interests of the Institution are a priority, as long as they are aligned with the policies and procedures with integrity and honesty.



See Manuals:

- *Manual de Prevención de Conflicto de Interés*
BRGF-GOB-112
- *Manual de Reclutamiento y Selección*
BRGF-RH-100
- *Carta Declaratoria Laboral y Conflicto de Intereses* BRGF-RH-017

Gifts and Treatment

Complying with the Gift Acceptance Policy in accordance with this Code of Conduct and the Manual of Personnel Administration is part of our responsibilities.

You may only accept or grant gifts whose value does not exceed 400 UDIS. It is prohibited to receive or give any type of gift or hospitality to Clients and Suppliers with the intention or apparent intention of influencing actions or decisions.

All gifts whose value exceed 400 UDIS must be immediately reported in writing through the Gift receiving or giving log to the Office of Labor Relationships. For such purpose, the following must be specified: the date of receipt, the name of the person or company who gave any such gift, what the gift consists of, and its value.

If any doubts or excess in value, declare it or consult it with the office of Labor Relationships.

Frequent gifts from one same Client or Supplier are considered inappropriate, regardless of their value.

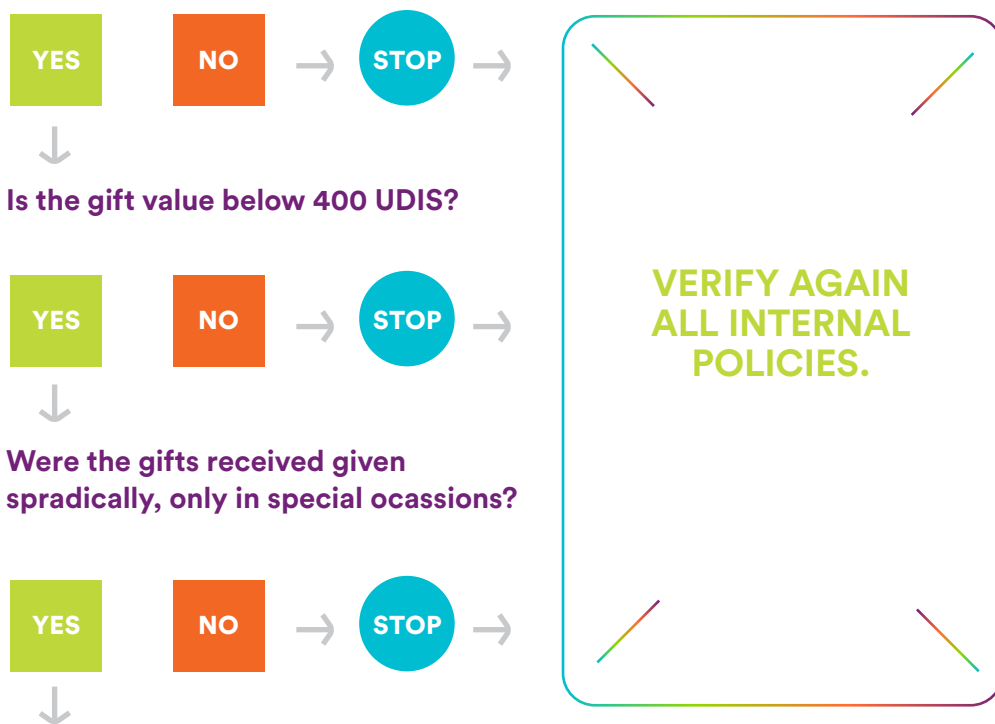
Any activity related to non-adherence to these policies will be investigated and those who are involved will be sanctioned in accordance with the provisions of the Catalog of Consequences.



Practical Case 2:

December and the holidays are upon us, and María, a Banregio collaborator, receives a gift from Diana of Teconologías Patito S.A. de C.V., a client of Banregio, as a thank you for her excellent customer service throughout the year. Before receiving the gift, María must ask herself the following questions:

Am I accepting this gift with a genuine purpose of appreciation, with no intention of securing preferential treatment or special status for my client?



**THANK YOU FOR DOING THINGS IN ACCORDANCE
WITH OUR INTERNAL POLICIES!**



See Manuals:

- Reglamento Interior de Trabajo BRGF-GOB-103
- Código de Conducta para Proveedores BRGF-GOB-114
- Administración de Personal BRGF-RH-106
- Catálogo de Consecuencias BRGF-GOB-016

Travel and Per Diem

When making business or training trips we must respect and comply with the Travel Expenses policies according to the internal manual of the same name, which includes, the procedures that must be carried out to obtain the economic resources that allow paying for a trip or that make an expense on behalf of the Institution, as well as the following guidelines:

- The use the advance of Travel Expenses is exclusively for food, transfers in the place you visit and tips.
- Travel expenses must be authorized by the immediate manager and/or whoever corresponds.
- The concepts of movie rental, servi-bar, room service or any other service not included in the reservation are not considered Travel Expenses and must be covered by the Collaborator on personal account, since they are not considered as Travel Expenses.
- In the case of working lunches, such as attention to Clients or Suppliers, made during the trip, you must present the invoices independently to the settlement of travel expenses, in accordance with the policies of Minor Expenses established in the Catalog of Faculties.
- The collaborator must request the liquidation/reimbursement, as well as report and check the Travel Expenses within a maximum period of 5 business days after the end of the trip.

For Regional, any invitation to events or recreational activities whose purpose or result is to influence the performance of a Collaborator in their functions inside or outside the company, is unacceptable.



See Manuals:

- *Manual de Gastos de Viaje BRGF-RM-100*
- *Formato Liquidación de Gastos de Viaje BRGF-RM-001*

Conflicts of interest are a specific form of corruption. Say NO to the conflict of interest.

Anti Money Laundering

Together we take care of the Institution's trajectory, by avoiding getting involved in illegal and prohibited transactions and operations, causing awareness and sharing knowledge with all coworkers.

Money Laundering

It consists of the act of concealing, disguising, and hiding the source of the resources and funds that are a product of a crime or illegal activities, to make them view as if they stemmed from a lawful source.

Illegal Activities

Acts that threaten health, family integrity, and safety of people and the country. Being the most common, drugs or narcotics trafficking, arms trafficking, corruption, fraud, human trafficking, kidnapping, prostitution, extortion, organized crime, hydrocarbons stealing, copyright infringement, tax evasion, sale of invoices and terrorism financing, among others.

If any doubt as to the origin or the establishment of a business relationship with an individual or legal entity, please consult such circumstance with the Anti Money Laundering Department

Our commitment is to avoid the entry and use of funds of illegal sources into the financial system. Knowing your Clients and complying with our policies is of vital importance.

Remember you are the first line of defense in money laundering prevention.

For such purpose, it is essential to:

- Know your Client.
- Make sure that the data and information entered are those provided by the Client. Do not make any assumption regarding data and information, ask and corroborate.
- Verify and document the origin/source of the Client's funds.
- Know the Client's economic and financial activities.
- Verify the authenticity of the Client's documents.
- Follow the programs on anti-money laundering.

Report any unusual transaction or sign of irregular activities in the Corporate Intranet, in the portal of Anonymous Report.

Anonymous Report

<http://simpld.banregio.com:8080/banregiopld/denunciaAnonima.seam>



See Manual:

- *Operación para Prevenir y Detectar Operaciones con Recursos de Procedencia Ilícita BRGF-GOB-106*

Safety

We are certain that the proper and adequate use of information is a competitive advantage, therefore, its management and handling must be carried out with responsibility and in a secured and objective manner.

Using the Information

Information, in any of its forms, is considered -after human capital- the most valuable asset for the Institution.

Each Department must classify and handle all information of the Institution based on its importance and value, taking into consideration the requirements on Confidentiality, Availability, and the Integrity thereof; also, each Department must identify and handle personal data pursuant to the existing regulations and rules enacted thereunder.

All of us who form part of the Institution are responsible for using the information to which we have access to, properly.

The information is classified as follows:

- Secret Information
- Internal Use Restricted Information
- Internal Use Information
- Public Use Information

The unauthorized use or disclosure of information constitutes a crime sanctioned by the criminal laws.



See Manual:

- Seguridad de la Información BRGF-SGD-105

Recommendations

- Usernames, passwords, and accesses are unique and non-transferable, do not share them.
- When leaving your workplace, block your computer equipment and safeguard your documents and work tools locked under key.
- Upon concluding your activities, make sure your workplace is in order, turn off your equipment, and do not forget to keep your valuable documents or documents containing Internal Use Restricted or Secret information locked under key.
- Protect and make good use of the tangible and intangible assets of the Institution.
- The use of assets or any other resource of the company is prohibited for any purpose that is illegal or contrary to the values of the Institution.
- Third-party applications that are not authorized by the Institution should not be used to carry out a business process and / or share Banregio information.
- Report any digital security incident to the Cybersecurity department: ciberseguridad@banregio.com
- Stay informed, take note of the announcements and recommendations published and follow the Information Security and Physical Security training programs.

Practical Case 3:

Juan, a Banregio Collaborator, made a trip as a project manager with the Institution. When the battery on his assigned computer by Banregio ran out, he decided to use a public computer to log in to his institutional e-mail to continue with his work activities:

Did Juan make the right decision?

Answer:

No, he should have only used his assigned computer by Banregio, to ensure the confidentiality and integrity of the information.

Juan's action was incorrect, he put at risk sensible and confidential information.

Juan must comply with the information security policies and guidelines.

Using brands

When using logos and graphic elements in internal and external documents, you must comply with the corporate identity requirements and any such use must be authorized by the department of Identity or by the Executive Management.

Using social media

Social media represents, among other things, the opening of new spaces for connecting, socializing, meeting, exchanging, and knowledge.

Thanks to social media, nowadays is easy to share information, therefore, as a Collaborator, you must maintain and take care of the Institution's image.

It is our responsibility to make good use of social media:

- Respect the audience and your coworkers.
- Be prudent, remember that as a Collaborator you are our representative, take care of your image.
- Do not publish any personal opinion or any other reference on behalf of the Institution.
- When publishing information or an opinion as a Collaborator, acting with respect and using good judgment and common sense being careful as to the information you are sharing.
- Do not publish or disclose secret information or internal-use restricted that compromises your safety, your coworkers and of the Institution.
- If you identify any comment, publication, blog, article, news, photo, suggestion, etc., in any social media that implies an area of improvement, critic, lack of respect, among other things, towards the Institution, please notify the office of Social Media.

Remember that your actions and decisions have consequences, be alert and use social media properly.



See Manual:

- Guía para el Uso de Redes Sociales BRGF-IDE-100

Safe workplace

As Collaborators, one of your responsibilities is to prevent and avoid any risk to your physical integrity, that of your coworkers and Clients, complying with the safety, protection and health guidelines and making correct use of the facilities, access controls and security devices. In the event of a physical security risk, accident, illegal conduct or critical situation, report immediately to the Integral Center for Investigation, Alarm Monitoring (CIIMA).

CIIMA

81 8124 2434 y 2435
Emergency Line: 8911

Healthy workplace

The consumption of substances harmful to health limits the capacity for executing works in a safely manner and puts everyone's safety at risk. Therefore, never perform labor activities under the influence of alcohol, drugs, illegal substances nor use medicines improperly with or without prescription.



See Manuals:

- Reglamento Interior de Trabajo BRGF-GOB-103
- Manual de Seguridad y Protección BRGF-SGD-100
- Reglamento de Uso de Instalaciones BRGF-SGD-101



Live the Value: **Prudent**

We are convinced that our trustworthy image is built by gaining our Clients' and Collaborators' trust, thus distinguishing from our competition; we trust you will take of our Institution's culture and value with ethics and transparency, as you represent an important member of the Banregio Family.

Our strength, within a dynamic and competitive environment, has been forged mostly because of our prudence in decision-making.

For such purpose, it is vital that you become well-informed on the responsibilities of your position and execute them on an honest and appropriate manner, pursuant to the institutional policies and requirements.

Remember, we are all compliance.



Transparency Mailbox

Do you know or were you involved in any situation of Fraud, Theft, Conflict of Interest, Dishonesty, Corruption, Abuse of Power, Discrimination or Harassment?



Enter the: Transparency mailbox

This is an anonymous, safety and confidential communication channel where you can report any circumstances deemed to impair your values, good practices, or our shared values.

The Transparency Mailbox is a comprehensive tool to provide follow-up and a timely solution to irregularities involving Collaborators, Directors, Partners, Shareholders, Directors, Suppliers and Clients. We appreciate that our Transparency Mailbox respects the anonymity and confidentiality of whistleblowers.

Likewise, it is prohibited to impose any type of punishment or retaliation against people who expose any behavior that contradicts the guidelines of our business.

Enter in the section of Transparency Mailbox in the portal Banregio Te Escucha:
www.banregio.com/buzon-de-transparencia.php

Once you finish your complaint in the form, remember to take note of the identification number and password so that you can follow up on the portal.

Or leave a message on the Report Phone Line:
81 81 24 24 09

Or in the email:
buzondetransparencia@banregio.com
Send us an e-mail, and together we'll find the best solution

Practical Case 4:

Daniela, a Banregio Collaborator, heard her leader made offensive comments about the appearance of some of her coworkers. ha escuchado que su líder ha hecho comentarios ofensivos sobre la apariencia de algunas compañeras. However, he has not made any comments about her, so she is not sure if she can or should say something, since the comments are about other people.

What should Daniela do?

Answer:

It is not correct that a Collaborator makes offensive comments about other people.

The leader's conduct is unacceptable, it might create a hostile or offensive work environment.

Daniela should denounce the situation on the Transparency Mailbox.

System of Consequences

We encourage you to read the Rules of the Game, which consist in executing your position's duties pursuant to the internal policies and procedures and the regulations in force; otherwise, you will be imposed with a sanction.

Sanctions

Disciplinary measures vary according to the circumstances and seriousness of each case, so one or more of the following sanctions may be applied in the opinion of the Officials that make up the Institutional Conduct Committee:

- Verbal warning
- Written warning
- Administrative record
- Facts record
- Leave without salary
- Blocking a promotion of a position
- Salary adjustment or granting of loans
- Termination (with cause) of labor employment with the bank

For more information, please consult the Consequences Management Manual BRGF-GOB-119 and the Catalogue of Consequences BRGF-GOB-016 in the Wiki Normative.

GLOSSARY

Abuse of Authority: This takes place when someone takes advantage of the trust given by someone as a result of an existing relationship between them, in order to inflict a harm or a personal prejudice or a prejudice in his/her assets.

Agent of Change: Such person who deliberately promotes, or through its behavior, changes in social or cultural matters or in the behavior of individuals.

Bribery: It is an offer, delivery or acceptance of any undue benefit, to another person (Public official, Client, Collaborator, Supplier, Partner, etc.), in order to obtain a business or other unfair benefit.

Collusion: Agreement between two or more parties to limit free competition in the market.

Communication: Any internal or external verbal or written information, including, but not limited to, television, radio, advertising, sales illustrations or reports, and correspondence, as well as answers to questions made by the media, authorities, Clients, parties involved, and by the public in general.

Conduct: How a human behaves in his/her life and actions.

Conflict of Interests: A conflict of interest takes place when, in a transaction or in an obligation, your personal interest is in conflict with your responsibilities towards the Institution, the Collaborators, the Clients, and the Suppliers.

Corruption: To give or to offer an element of value with the intention of influencing another to perform their job responsibilities improperly

or receive preferential or favorable treatment. It includes acts of bribery, fraud, extortion, facilitation payments, the action of a conflict of interest, improper hiring of public officials, collusion, trading influence and the laundering of the product of these practices.

Culture: Set of knowledge that allows someone to develop critical judgement. Customs, practices, ways of being, rituals, types of clothing, and behavior norms are aspects entailing culture.

Discrimination: Any distinction, exclusion, restriction or preference that, by action or omission, intentionally or without it, is not objective, rational or proportional and has as its object or result hindering, restricting, preventing, impairing or nullifying recognition, enjoyment or exercise of human rights and freedoms, when based on one or more of the following reasons: ethnic or national origin, skin color, culture, sex, gender, gender identity and expression, sexual orientation, age, disabilities, social status, economic, health or legal, religion, physical appearance, genetic characteristics, immigration status, pregnancy, language, opinions, political identity or affiliation, marital status, family status, family responsibilities, language, criminal records or any other reason. Discrimination will also be understood as homophobia, misogyny, any manifestation of xenophobia, racial segregation, antisemitism, as well as racial discrimination and other related intolerance.

Diversity: Refers to a range of human differences or identities of all kinds, such as: gender, gender identity and gender expression, age, religious beliefs, sexual orientation, ethnic origin, physical or mental disability, socioeconomic context and cultural customs, among others.

Donation: Monetary or in-kind contribution, resource voluntarily delivered especially for charitable or charitable purposes.

Embezzlement: Misappropriation of values or resources by those who are entrusted with the obligation of custody or administration of the same.

Equity: Equal opportunities and responsibilities regardless of differences in gender, age, religious beliefs, sexual orientation, gender identity and expression, ethnic origin, socioeconomic context and cultural customs, among others.

Ethics: Is a part of the philosophy dealing with good and evil, analyzing the good and evil in humans' conduct. Daily experience of the virtues and values that prevail where one lives.

Extortion: It is the demand of a bribe, whether or not accompanied by a threat if it is rejected.

Facilitation Payments: Illegal payments to public officials in order to expedite or ensure a routine or necessary governmental process, to which the facilitator payment payer is legally entitled.

FCPA: Foreign Corrupt Practices Act

Financial Fraud: Deceit or any other action for purposes of obtaining a benefit, with which someone is prejudiced. Most of the people who carry out a fraud, seek to get personal data to obtain an illicit financial gain.

Gift: Gratification, gift or benefit given to a person as a sign of affection or esteem.

Honesty: It is the value to say the truth, be trustworthy, demure, reasonable, and just. The conduct of the members of a banking community, as such conduct must be subject to the provisions and internal policies in force of the Institution.

Inclusion: Any action aiming to integrate persons inside the community, seeking that such persons contribute their talents, and in turn, receive the benefits that the society may offer. . It refers to respecting, listening and effectively integrating all Collaborators of the Institution, under the framework of the same rights and obligations established in this Code of Conduct.

Information: Communication or acquisition of knowledge that allows extending or specifying such knowledge on a given subject.

Innovation: The creation or modification of a product and its introduction in a market.

Insider Information: Such knowledge of relevant information or events that have not been disclosed through the authorized official means to make them available to the general public.

This may consist of acts, facts, or events, such as investment plans, financial conditions and business activities of the Institution or of any of its service providers, or of anyone who has the capacity to cause an impact in the prices of securities in the securities market.

Institution: Regional, S.A.B. de C.V. and its subsidiary Banregio Grupo Financiero, S.A. de C.V, as applicable. To this date, the following are duly authorized:

-
- Banregio Grupo Financiero, S.A. de C.V.
 - Banco Regional, S.A., Institución de Banca Múltiple, Banregio Grupo Financiero.
 - Start Banregio, S.A. de C.V., Sociedad Financiera de Objeto Múltiple, E.R. Banregio Grupo Financiero.
 - Sinca Banregio, S.A. de C.V., Fondo de Inversión de Capitales.
 - Regiovalores, S.A. de C.V.
 - Inmobiliaria Vida Regia, S.A. de C.V.
 - Inmobiliaria Banregio, S.A. de C.V.
 - Operadora Banregio, S.A. de C.V., Sociedad Operadora de Fondos de Inversión, Banregio Grupo Financiero.
 - Servicios Banregio, S.A. de C.V. Banregio Grupo Financiero.
 - Comunidad Banregio, S.A. de C.V.
 - Admino, S.A.P.I. de C.V.
 - Comunidad Regional de Pagos, S.A. de C.V.
 - Hey Controladora, S.A. de C.V.:
 - Hey Administradora de Pagos, S.A. de C.V.
 - Hey Sistemas y Tecnología, S.A. de C.V.
 - Hey Portafolios S.A. de C.V. Sociedad Financiera de Objeto Múltiple Entidad Regulada.

Any other new subsidiary or duly authorized financial entity that is integrated will apply automatically.

Institutional Conduct Committee: Its objective is to provide security to the Collaborators in the treatment and monitoring of conflicts of integrity and conduct, strengthen the organizational culture based on the values of our Institution and finally expose and decide through discussion forums that arise during their sessions on events identified as non-compliance with the norm.

Integrity: The behaviour of a human being of doing what must be done in accordance to what is right.

Internal-Use Information: Information required to be known of and used by the Institution's employees and officers for its business activities.

Internal-Use Restricted Information: Information that is restricted and subject to limited distribution to the Institution's authorized personnel (inside and outside the Institution) based on their "need-to-know basis" in order to perform their tasks. Its unauthorized disclosure can affect the Institution severely. It also includes such information referred to as Personal Data of Medium and Basic Sensibility Level.

Law: The Credit Institutions Law of Mexico or any other applicable law.

LFPED: Federal Law for the Prevention and Elimination of Discrimination.

Money Laundering: It consists of the act of concealing, disguising, and hiding the source of the resources and funds that are a product of a crime or illegal activities, to make them view as if they stemmed from a lawful source.

Public Official: person who occupies a legislative, administrative or judicial position at any level of government, local, national or foreign. As well as any candidate, political party, official of a political party.

Public-Use Information: Information that through the authorized channels and without affecting the Institution, is deemed appropriate for being disclosed to clients, suppliers, creditors, and financial entities.

Secret Information: Information that, upon the opinion of the "Owner", must be subject to continuous surveillance by means of its distribution

control. Its unauthorized disclosure would affect the Institution in different aspects, such as in strategic plans, competitive advantages, revenue, damage in image, clients or business partners, among others. It also includes such information referred to as Personal Data of High Sensibility Level, or the combination of Personal Data of Medium and Basic Sensibility Level.

Service: To ensure the offering of quality, professional, and responsible treatment to a Client.

Sexual Harassment: Situation in which any unwanted verbal, non-verbal or physical behavior of a sexual nature occurs with the purpose or effect of undermining the dignity of a person, in particular when an intimidating, hostile, degrading, humiliating environment is created or offensive. It must be dictated by the department of Special Affairs. It will be treated as a crime and must have the disposition of the victim to file a complaint against the harasser.

System of Consequences: This system establishes the policies and procedures for imposing sanctions if any violation, as well as how they must be handle in order to address irregular acts.

Trading in influence: Offer or request for an improper benefit to exercise improper influence, through connections with people, and in order to obtain favors or preferential treatment.

Transformation: Such action or procedure under which something is modified, altered, or changed, although its identity is maintained.

Trust: Hope in someone, thing, or achieve to cause something.

User: A person who contracts or uses a financial service or product derived from any passive or active transaction or service operation.

Value: Is the importance conferred to a given thing or action. It provides a guideline to formulate personal or collective goals and purposes. It reflects our most important interests, sentiments, and convictions.

Workplace Harassment: Humiliating treatment, mistreatment to which a person is subjected in the workplace in a systematic way, which causes psychological and professional problems.

