



Affin Group of Companies PLC

Education, Health, Wealth and Total Wellbeing.

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STAFF HANDBOOK / POLICY

AFFIN GROUP OF COMPANIES PLC

We are talented and passionate dreamers who want to transform the world. We invent, we innovate, and we inspire. We are dream builders, we could not wait for the future, so we are building it now.

STAFF HANDBOOK / POLICY

1. WELCOME TO AFFIN GROUP

What you do is important to your customer or members of the public. How you do your job is even more significant. The knowledge, courtesy and helpfulness you demonstrate influences your customers' attitudes towards you and their perception of the Group. For these reasons, everything we do in Affin Group must be focused on providing the most responsive, courteous, effective and innovative services.

This Employee Handbook / Policy contains basic information. It provides an overview of the summary of the key policies and procedures that employees are expected to follow, while performing the duties of their position. It also provides general information concerning responsibilities, rights and benefits as an employee of Affin Group.

It is expected that all Staff should read and be familiar with employee handbook / policy, as it is a valuable quick reference tool to utilize. Policies and procedures as well as the contents of this employee handbook / policy are subject to change.

Whilst this handbook aims to provide a comprehensive guide to the Group's terms and conditions of employment, employment letter, statement of employment and / or other policies and procedures of the Group may provide more authoritative details.

An employee of Affin Group will receive a written Statement of Terms and Conditions of Employment also referred to as a Contract of Employment. This document outlines the general Terms and Conditions of Employment and is a confidential document between Staff and Affin Group.

Employees are to read this Statement carefully and sign it. This signifies acceptance of the Terms and Conditions under which Employees are employed. Employees should retain a copy of this document and a second copy will be retained by the Group.

Management reserves the rights to modify, revoke, suspend, terminate or change any of the provisions of this document in whole or in part at any time.

2. WE LOVE WHAT WE DO

Affin is a multi-brand and a multi-sector company that wants to change the world by building the future today. Affin Group is a key player in the fields of education, healthcare, consumer goods, energy, infrastructure, telecommunication, mobility, Airlines service, courier service, logistic, sport, entertainment, charity and empowerment.

Its distribution network comprises one hundred and twenty (120) subsidiaries in Africa. The Group partners with leading international brands and covers the entire value chain in imports, production, and distribution in line with the best international standards.

Since its inception, Affin Group has been passionate about creating innovative technologies and products in the spirit of "do what others don't dare to do". We believe in the impossible and harness the power to create the things we cannot yet see.

We build every Affin Products to inspire, excite and most of all "bring people joy". This philosophy guides everything we do, from technology, to design, to safety. We are extremely proud of our products, and we want you and yours to be able to enjoy them. We put our heart and soul into everything we create. That is why our Products and Services departments are so important to us.

We are a team of researchers, engineers, and scientists with limitless imaginations to change the world. What drives us is passion for excellence in customer service and people care, integrity and transparency in all we do. We value your loyalty and always working to exceed your expectations.

Our true passion is sharing this knowledge with others. We are busy building dreams at advanced facilities and offices across the world, and we are proud to support the communities where we live and work. We are always looking for talented, energetic, and dedicated people to join our team. From positions in our corporate headquarters to technician and retail opportunities in local areas, there are open positions across Africa.

Affin Group pursues its strategy across the entire value chain, building on its established expertise in imports, wholesale, and logistics for the automotive, healthcare and consumer goods industries.

Affin Group pursues a twofold strategy, focusing on manufacturing to promote local production, and distribution through its distribution network, to offer tailored, affordable products and services to people across the continent.

3. OUR VISION

Our Vision is to be:

- **A world class manufacturing company that loves and serves humanity.**
- **A world-class enterprise that is passionate about enhancing the standard of living of the general populace and giving high returns to stakeholders.**
- **A provider of choice for outward global hospitality package for organizations and individuals all around the world.**

4. OUR MISSION

Our Mission is:

- **To be the premier and esteemed provider of unique, quality, and affordable products in the world.**
- **To constantly strive for excellence in meeting customers' satisfaction through dedicated, loyal, motivated, efficient, and effective professional workforce.**
- **To provide economic benefits to local communities by way of direct and indirect employment in all countries where we operate.**
- **To lead the way in governance, sustainability, and environmental conservation and to set a good example for other companies to follow.**

5. OUR GOAL

From the moment we founded the company our goals have been:

- **To develop the best quality and affordable products in the world.**
- **To deliver genuine hospitality to our customers and to members of the public.**
- **To be responsible and caring for corporate citizens as well as contributing towards a better quality of life.**

6. OUR HISTORY

After several years of hard work and dedication to the will of God, Obafemi Yakubu Israel Afin founded Affin Group of Companies on the 24th of April 1999, together with other subsidiaries and Enterprises in various sectors such as Education, Healthcare, Agribusiness, Transportation, Telecommunication, Manufacturing, Sport, Entertainment, Charity and Empowerment. in Cotonou, Republic of Benin.

Affin Group started business in 1999 as a trading company specializing in Importation and Marketing of Educational Materials, Bags, Shoes, Plastics, Iron and Steel, Transportation, Shipping and Real Estate. But today, Affin Group of Companies has grown into a multinational company doing business in more than fifty (50) countries worldwide.

Affin Group is reputable for excellent business practices and good quality products. Our business focus is providing local value-added products and services that meet 'the basic needs' of the populace through the construction and operation of large-scale manufacturing facilities in Nigeria and across Africa. We are also focused on building local manufacturing capacity to generate employment and increase local value addition.

Affin Group is dedicated to grow its vision of becoming the leading provider of essential needs in Food and Shelter. We continue to sustain and improve on our market leadership in Food Production and Packaging Material Production.

7. CORPORATE SOCIAL RESPONSIBILITY

Affin Group maintains its commitment to follow and respect all applicable local laws in each of its markets. The Group's commitment to its distributors and consumers goes beyond its high-quality products and excellent customer service, to bringing additional benefits to mankind.

Affin Group enriches the society through its contributions to sporting activities that enhance healthy lifestyles, thereby fostering total well-being of the people. We generate employment and create the opportunities for financial independence. Affin Group benefits countries where it operates by increasing business activities that grow the economy.

8. ABOUT THE FOUNDER OF AFFIN GROUP

Obafemi Yakubu Israel Afin, born on the 24th of April 1973, is a Teacher, a Psychologist, a Writer, an Author, an Entrepreneur, a Philanthropist, and a Preacher of the Word of God. He is also a man of Vision and Accomplishment. His life and that of his wife, Ajoke Anike Afin and their children are living proofs that the Government and the Authority of God are Incontestable.

Obafemi Afin is the chairman and Chief Executive Director ('CED') of Affin Group of Companies and other listed companies owned by Affin Group. He is also the founder of Affin International Ministry and Affin Care Foundation. He is a God-fearing man with a wide range of business experiences in various sectors and ongoing concerns across Africa, Europe, Asia, and America under the auspices of Affin Group of Companies.

He had early in life established a large business family and built network with competent partners across the globe, particularly in the areas of Education, Agriculture, Raw Materials, Construction and Human capacity development.

Obafemi Afin is a rare breed, God sent, life coach, good listener, and a distinguished leader, who is willing to socialize and make new contacts while retaining good old ones. He is a family man, a patriot, an inventor, and a business strategist. He maintains a humble and an unassuming lifestyle of a man commissioned and favoured by God Almighty.

9. PERSONNEL POLICY

9.1 Equal Employment Opportunity

It is Affin Group policy to provide equal employment opportunity to all without regard to race, religion, sex, age, national, origin, status. Our culture is to select and hire the best candidates from wide ranges of backgrounds.

9.2 References and Verification of Employment

The Human Resources Manager will obtain 2 references on the character and integrity of any new employee. This reference shall include immediate past employer and individuals of integrity that

can reference the new employee. The Human Resources is responsible for determining the need or right to know of any information requested and for releasing information on staff.

9.3 Training

Affin Group offers a variety of training programs to assist employees in their present position and in obtaining promotional opportunities. The training is at the discretion of Management.

Staff who are to be sponsored by the Group on trainings must sign a training bond document detailing the agreed period that they cannot resign arising from the training and may lose promotional opportunities when it comes. The Human Resources Manager can be contacted for more information.

9.4 Promotional opportunities

The Affin Group policy on promotion is to appoint the best qualified candidates. Employees are encouraged to pursue promotional opportunities as they arise. Employees are to acquaint themselves with the knowledge, skills, and abilities associated with positions of their interests for the purpose of training and to prepare themselves for promotion. With very few exceptions, announcements for promotional opportunities are prepared by the Human Resources office and paste on the notice board.

9.5 Detail to Special Duty / Non-core assignment

Sometimes, employees will be required to work on other assignments that are not related to their position. They are expected to put in their best, in the spirit of team work and moving the Group forward.

9.6 Team / Units

The Group is structured such that the head of a team / unit head reports to the Chief Executive. Staff reporting to the team head must give adequate support, and because it is a team, members are not allowed to undertake assignments without the knowledge of the team head and other team members.

9.7 Work Hours / Attendance and Punctuality

All staff of Affin Group is expected to work between the hours of 8:00AM to 5:00PM, Monday to Friday for now. While the normal workday is eight hours, Staff may be required to put in more time. Any employee who leaves either his / her desk or the office premises without proper authority shall be considered as having absented himself / herself from work and shall be treated accordingly.

No staff is allowed to be absent / late from work except with permission from immediate superior and communicated to Human Resources Manager. An employee who is absent from duty without proper authority shall be liable for deduction of wages for the period of his/her absence.

9.8 Attendance Register

The Group maintains an attendance register for all the employees to sign on resumption and sign out at closing. All staff must fill the register. Failure not to consistently fill it will be viewed as wilful disobedience, and necessary actions will be taken on the staff. Staff who come after 5 minutes grace period will be sanctioned with deduction.

9.9 Absence on bases of illness

Any employee who intends to be absent as a result of illness must communicate such to the office on the same day before 10.00AM. The communication can be done by the staff if he / she is fit or a family member, if not. A medical certificate from chosen hospital in our health plan should serve as evidence if absent for three days.

9.10 Absence from work without communication.

A staff who is absent from work for a week without communication would be treated as having abandoned his / her employment with effect from the first day of absence, and his / her employment could be terminated.

9.11 Employee Recognition / Appreciation program

At Affin Group, we believe that our employees are our most important assets. Our commitment to excellence is realized through the contributions of individuals as well as the collaborative efforts

of teams. Employee recognition program is used to celebrate dedication and outstanding performances. It would be done in the following way: round of applause! take a bow! and standing ovation! plus, promotions and monetary benefits at the discretion of the Group.

9.12 Probationary Period

New employees will serve a period of six months' probation before confirmation as full staff. A letter of confirmation will be issued to that effect by the Human Resources Manager. Employee will be notified prior to the expiration period if it is being extended, the length of extension, and the reasons for the extension. Employee will be notified if he/she does not successfully complete the probation.

9.13 Promotional Probationary Period

A confirmed employee who is promoted to a new position will serve a six-month promotional probation. The Human Resource Manager will notify the employee of the time frame for promotional probation. Promotional probation differs from original probation, in that; an employee who fails to complete a promotional probation is reverted to either the employee's former class or another class.

9.14 Performance Evaluation / Staff Appraisal

Performance appraisal of employee is an integral part of Management. Every employee should fully understand how his / her work is viewed and how his / her work complements other positions. While a formal appraisal takes place half-yearly, each employee should be informed regularly of his / her performance.

The immediate superior should discuss in a quiet setting / office, the employee's strength and weaknesses, work objectives and future opportunities within the Group. Any attitude or grievance-problem session also highlights areas of employee improvements and growth, and where he / she needs assistance. Appraisal will be done with a designed form and returned to Human Resources for further action.

9.15 Lunch periods, and Breaks / Eating in the office

The official break time is between 12:00PM and 1:00PM. Staff should not be found eating at the kitchenette at any other period except as mentioned. No staff is allowed to eat inside the office,

except for light snacks (non-oily and non-liquid) especially in the morning. The kitchen and the patio are allowed eating areas.

9.16 Reception Area

The reception is the first point of contact for visiting clients, therefore it must always be kept clean. Staff are not allowed to cluster at the reception for discussions or chats. Staff whose seats are domicile at the reception area will make sure that it is not devoid of a staff / empty at any time by making arrangements for availability of a staff. Loud noise, shouting, or music is not allowed at the reception.

9.17 Dress Code

Staff appearance projects an image to customers, including the general public. Each employee is expected to practice good grooming habits and to dress in manner that is appropriate to the position and assigned work activities. The emphasis is on clean and smart mode of dressing. The following are however encouraged: shirt, tie, blouse, skirt, suit, and trouser. Wearing of native clothing, jeans, t-shirt and other casual attires are only allowed on Fridays.

9.18 Loans

Maximum loan to be granted to any deserving member of staff will be 35% of annual salary. Repayment period is not more than 1 year. No loan will be granted to any member who already has an outstanding loan. Any member of staff requesting a loan must have been confirmed and served The Group for not less than 24 months. Loan granting is at discretion of the Group.

10. PAY / SALARY

Affin Group desires to pay salaries at the end of the month, provided the expected income proceeds make this feasible. Pay slips will be provided to help with any need for certificate of income. Pay will either be given in cheque or paid into a salary account. PAYE Tax is deducted from staff salary before payment.

10.1 Holiday and Leaves

Holidays endorsed by either the Federal government or the State government shall be observed, this includes national holidays and religious holidays.

10.2 Annual Leave

Annual leaves shall be 21 working days in each year for staff. However, the period of the leave could be rescheduled if certain situation arises. Staff are expected to fill a leave schedule at the beginning of the year to indicate their preferred date and for Human Resources to plan, so as to avoid collusion. Application for leave must be endorsed 2 weeks before due date. Only confirmed staff can request for leave. Leave forms would be requested from the Human Resources and must be signed by an immediate superior.

10.3 Leave Deferment

The leave year runs from January to December. Annual leave period not taken in any year cannot be deferred to the following year. However, where an employee is recalled from his / her leave for duty, he / she shall be entitled to the balance of his / her leave. Annual leave will not be carried forward to another year and cannot be split more than thrice.

10.4 Casual / Compassionate Leave (Bereavement)

The approval and duration of casual leave is at the discretion of the Management. Members of the immediate family or household are defined as employee's spouse, a child, parent, grandparent, grandchild or sibling of the employee. Each employee is entitled to a period of two days paid compassionate leave for each occasion where a family member has died or the employee needs to spend time with a seriously ill family member.

10.5 Sick Leave

Official request for sick leave should be obtained from Human Resources and must be confirmed by qualified medical practitioner from the health care insurance scheme of The Group from where a medical certificate shall be obtained.

10.6 Maternity Rights

Maternity leave shall be granted to female employees on the production of a medical certificate (expected date of delivery), confirming the expected date of confinement. Total leave shall be 12 weeks, i.e. 4 weeks before delivery and 8 weeks after delivery or with another agreed schedule. Staff entitled to maternity leave must have served at least a minimum of 1 year with The Group. While on such leave, the employee will receive 50% of total salary.

Should the need arise for such employee to extend such leave on medical advice, the employee shall not be paid any salary during this period for a time not exceeding 4 months, after which the Group shall be obliged to relieve the employee of his/her position.

10.7 Antenatal

Female staff attending ante natal in hospitals are allowed some few hours away from work. They are expected to be at their desk by 12.00PM.

10.8 Different leave in the same year

Staff cannot take two different leaves in the same year. A staff taking maternity leave for example would not be entitled to annual leave. A staff who already has taken her annual leave will have the number of days deducted from the maternity leave.

10.9 Unauthorized Leave

Any unauthorized leave would be treated as absenteeism and shall be viewed seriously with disciplinary action.

10.10 Nursing Mothers

Shall be allowed to close an hour before the normal closing time, for a maximum period of three months on resumption of duty after maternity leave.

11. LEAVE AND RESIGNATION NOTICE PERIOD

No leave shall be used as part of the period of notice of disengagement by a staff. Notice of disengagement as contained in the staff's offer of employment must be complied with.

11.1 Leave Recall

Management may, if the circumstances are justified, recall a staff on vacation. Such staff shall be entitled to take the reminder of the leave before the next vacation time. However, staff may be required to rotate annual vacation period as scheduled at the beginning of every year.

11.2 Change of Name or Address

If an employee changes his / her name or address, he / she should inform the Human Resources Manager in writing. Any change in the marital status of female employee should be communicated to the Human Resources Manager. Information that may be consequent upon such change also includes recorded name and address of next-of-kin, etc.

11.3 Reporting Accidents or Illness

If an on-the-job accident or illness befalls an employee, this should immediately be reported to the Human Resources Manager. Also, any accident or injury to an individual other than an employee occurring on Affin Group premises must be reported immediately for necessary actions.

11.4 Secondary Employment / Second Job

Employee shall not engage in secondary employment or other activity which is not compatible with the full and proper discharge of his/her duties and responsibilities. This also includes secondary employment which impairs employee capacity to perform job duties in an acceptable manner. Non-compliance with this policy can result in disciplinary action, including dismissal if necessary.

11.5 Harassment

Affin Group is committed to maintaining human dignity and protecting her employees from harassment; whether it is sexual, racial, and ethnic or of any other nature. Harassment in any form

– verbal, physical, or visual is prohibited and will result in disciplinary action, including dismissal. Employees are expected to report cases to Human Resources for investigations and appropriate actions.

11.6 Acceptance of gifts / Bribery

Employees of Affin Group have a responsibility to maintain the integrity of the Group. For that reason, staff must avoid being placed in a position in which any person can expect special consideration, or in which the public can reasonably assume that special consideration is being given.

No employee shall accept or solicit any gift / bribe, the acceptance of which would give the appearance of influencing the performance of employee's official duties. Disciplinary action for violation of this policy will be taken, including dismissal.

12. WORK ENVIRONMENT / ADMINISTRATIVE POLICIES

12.1 Grievances Procedures

Affin Group should be a nice place to work, however, situation may arise which needs resolution. Often, these situations can be resolved through informal discussions among colleagues or with Human Resources. However, sometimes more formal action may be required such as writing a letter of complaint.

12.2 Problem Resolution Policy

The Group is committed to providing the best possible working conditions for its employees. Part of this commitment is encouraging an open and frank atmosphere in which any problem, complaint, suggestion, or question receives a timely response from Management.

The Group strives to ensure fair and honest treatment of all employees. Staff / employees are expected to treat each other with mutual respect and are encouraged to offer positive and constructive criticism.

If a situation occurs when employees believe that a condition of employment or a decision affecting them is unjust or inequitable, they are encouraged to make use of the following steps.

The employee may discontinue the procedure at any stage.

- Employee presents problem to unit head after incident occurs. If unit head is unavailable or employee believes it would be inappropriate to contact that person, employee may present problem to Human Resources.
- Unit head responds to problem during or after consulting with appropriate Management, when necessary. Supervisor shall document the discussion.
- Employee presents problem to Human Resources if problem is unresolved.
- Human Resources counsels and advises employee, assists in documenting the problem and visits with employee's manager(s) / unit head, if necessary.
- Employee presents problem to the CEO in writing.
- The CEO reviews and considers problem. The CEO informs employee of decision and forwards copy of written response to Human Resources for employee's file.

Not every problem can be resolved to everyone's total satisfaction, but only through understanding and discussion of mutual problems can employees and Management develop confidence in each other. This confidence is important to the operation of an efficient and harmonious work environment, and helps to ensure everyone's job security.

12.3 Drug, alcohol and smoking not allowed

It is the policy of the Group that employees are prohibited from the distribution, possession and / or use of controlled substance such as alcohol, tobacco, or other substances.

12.4 Responding to special situations

Because of the nature of work, there might be occasions when visitors become upset. Where an employee is unable to handle the situation, he or she should refer to a superior officer. Employee shall never take any action that would escalate the hospitality of the visitor.

12.5 Thefts

Thefts of the Group or an employee's personal belongings must be reported to Human Resources who will report same to the Management. Human Resources will evaluate / investigate the situation to determine if the theft was due to negligence or whether all security procedures were observed.

12.6 Weapons

Weapons of any kind are not permitted in the Group's facilities. Violations of this policy will result in disciplinary action, including dismissal.

12.7 Visitors

Visitors are restricted to the reception area except they are invited into the office for official reasons. Indiscriminate ingress of family members and friends of employees into the office area is discouraged.

12.8 Use of computer and other equipment

Affin Group property is made available to employees to assist them in the performance of their job / duties. These include telephones, e-mail services, personal computers, and access to the internet. Any use of The Group's property other than for official purposes must be exercised using the highest sense of reasonableness with respect to the nature and extent of its use.

The Group prohibits employees from using computers and internet access, download, print or store, games, pornography films and or other information that may be illegal. As with any other form of improper or inappropriate behaviour and conduct, any violation or misuse of the Group's property will result in disciplinary action, including dismissal.

12.9 Use of Technology Equipment.

- Employees are to log in, using assigned accounts. It is never acceptable to use someone else's account.**
- To use computers for only official purposes. Employees are not to play games or use any other software whose installation is not approved by the Group.**
- Not to swap around any equipment. That is, no changing of keyboards, mouse or any other equipment from one computer to another.**

12.10 Passwords

- An employee should keep his passwords secret. If he/she suspects that someone else may know the password, same should be promptly changed.**

- It is unacceptable to gain, or attempt to gain another person's password or personal information.

12.11 E-mail Monitoring

E-mails are monitored without prior notification, if Management deems this necessary. If there is evidence that an employee is not adhering to the guidelines set out in this policy, the Group reserves the right to take disciplinary action, including termination.

12.12 Email regulations

- Employees are prohibited from sending unsolicited e-mails.
- Not to forge or attempt to forge email messages.
- Do not send email messages using another person's email account
- It is strictly prohibited to send or forward emails containing libelous, defamatory, offensive, racist or obscene remarks. Employee who receives an e-mail of this nature must promptly notify his/her unit head or Human Resources.
- Not to disguise or attempt to disguise employee's identity when sending mails.

12.13 Travel / Transport

All official / personal travels must be authorized by the Management, which payment will then be arranged in advance or after execution. Apart from the CEO and CFO, all staff will be required to travel economy class for the purpose of cost effectiveness. For within the city transportation for assignments without official cars, staff would be paid commensurate transport fare which will be at the discretion of the administration.

12.14 Official cars

Certain members of staff will be provided with official cars. The Group will pay the general running cost of such car for official use only built into the staff salary. Official monitoring includes traveling to and from normal place of work and on assignments.

The make and model of official cars will be entirely at the discretion of the Group. Staff members not issued with official cars or transport allowance will be reimbursed for business monitoring.

For official cars, drivers will be responsible for ensuring that their cars in their custody are kept in a sound and clean condition. They are to be serviced at recommended intervals and that all defects are immediately reported. The driver or member of staff to whom the car is issued may only drive the official cars. No other persons are permitted to drive official cars.

12.15 Pool Car

The pool car is managed by the Administration Manager (or whoever the responsibility is assigned) and he / she sees to the maintenance and fuelling. The driver of the pool car reports to the Admin Manager. Staffs are to discuss their daily itinerary with their unit head that collaborates with the Administration Manager.

Complain on the pool car should be channelled through the head of unit. No staff is allowed to drive the pool car, except special cases in which there must be permission from the admin manager

12.16 Expenses (Re imbursement) & petty cash

The Group will pay for all direct or reimbursable expenses incurred by members of staff who undertake assignments away from the office. Receipts must support expenses claimed against expenditure such as accommodation, and meals etc. Any non-standard expenditure by the member of staff, for which a receipt would not normally be given, must be defined on the expense claim.

12.17 The process of re imbursement is as follows:

Petty form is collected from account, filled and submitted to the unit head who checks and signs it to authenticate it, then pass it to account, who process the fund and communicates the availability of the fund to the unit head and pay.

12.18 Correspondence

All correspondence delivered to the office must be delivered to the front desk officer who in turn stamps the correspondence with the Group's official date stamp and passes same to the staff it is addressed to.

12.19 Internal communication

Announcements shall be done by the Human Resources only, except for communications that concerns a department / unit, either through the notice board, verbal communication, text messages, email or telephone.

12.20 Media inquiries / Confidentiality

It is the responsibility of all employees to protect confidential information that might come to their knowledge because of their position within the Group. Confidential information under any circumstances cannot be taken out of the Group's premises unless permitted. No staff is allowed to speak to the Press on behalf of the Group without express authority from the Group.

12.21 Behaviour rules

The following are examples of infractions of rules of conduct that may result in disciplinary action, including termination of employment:

- **Fighting or threatening of violence in the work place.**
- **Threatening, intimidating or coercive behaviour, abusive or vulgar language or any other language or conduct that interferes with the performance of other employees.**
- **Disruptive activity in the work place, such as shouting, playing loud music.**
- **Violation of policy against sexual harassment.**
- **Possession of a weapon or any other unauthorized item, that could pose a risk to the safety of others.**
- **Excessive absenteeism or absence of three days or more without notice.**
- **Insubordination (including, for example, any refusal to comply with instructions or to carry out work assignments by superiors) or lack of co-operation, whether in language or conduct.**
- **Unauthorized use of materials, time, equipment or other property.**
- **Violation of departmental policies.**
- **Theft or any unauthorized possession, removal or attempted removal of official property or the property of other employees.**
- **Violation of The Group's substance abuse or drug free workplace policy.**

12.22 Types of disciplinary policy

In general, discipline for employees is applied in progressive steps as follows:

Oral warning;

Written warning;

Final written warning;

Suspension and /or disciplinary probation;

Termination of employment.

12.23 Oral Warnings

If an employee is given an oral warning, the employee is informed of the warning by his / her manager. The warning is also recorded by the manager in writing and the record is placed in the employee's personal file.

12.24 Written Warnings

If an employee is issued a written warning, or a final written warning, the manager will meet with the employee to discuss the disciplinary action and the employee will be asked to sign the warning.

12.25 Disciplinary Probation

An employee may be placed on disciplinary probation for unsatisfactory performance or conduct. An employee placed on disciplinary probation will be given a written notice of probation, which generally provides an explanation of the reason for the action, the length of the probationary period and a plan of corrective action to be successfully completed during the period.

12.26 Investigative Suspension

A suspension from work may be appropriate when circumstances require an investigation and it does not appear practical, desirable or in the best interests of the Group or of the employee for the employee to remain at work during that investigation.

12.27 Disciplinary Suspension

A disciplinary suspension is a suspension from work without pay for one or more days for a repeated or serious infraction of rules or policies.

12.28 Disciplinary Action/ Classification of offences

Rules and regulation are necessary for the safety, security, and efficient operation at Affin Group. The Management through the Human Resources is responsible for ensuring that rules and regulation are properly observed, and that disciplinary actions are taken in accordance with personnel policies and labour law.

12.29 Type of offences and penalties

Breaching of rules and cases of indiscipline are dealt with as follows:

Minor offences receive a verbal caution, which is a reminder to the employee that he / she is stepping out of the line. A series of minor offences, particularly repetition of the same offence, may result to letter of caution / warning being issued.

12.30 Minor offences

- Using abusive language or causing unnecessary noise;
- Selling merchandise or services on the Group's premises;
- Failing to conform to the acceptable mode of dressing;
- Consistent lateness;
- Spreading rumours / slander or lies causing harm or embarrassment to the Group or her employees.

12.31 Major Offences

These are infraction, which can lead to termination of an employee appointment. Such offences include:

- Using abusive language or insulting languages directly or with innuendos or becoming guilty of insulting behaviours to any person placed in authority or to any client or consultant in a manner which affects the business interests of the Group.
- Refusal to perform any assigned work that falls within his or her job specification, or performing it carelessly or negligently.
- Refusal to obey instruction from superiors.
- Absenting oneself from appointments without leave or legitimate cause.
- Deriving benefit from official duties which places the staff in a biased position.
- Disruption of activities in the work, such as shouting, fighting, stumping around.

12.32 Gross Misconduct

These are serious infractions because of the effect they have on the right of employees or the orderly operations of the Group or the security of its assets. To commit one of the following offences or related can lead to immediate dismissal. Such offences include:

- Proven cause of theft, fraud, dishonesty, falsifications and irregular and unprofessional practices.
- Wilful disobedience.
- Performing job assignments in a grossly negligent manner, which result in significant loss of confidence by client on Affin Group.
- Drunkenness or taking drugs, other than for medical reasons, and therefore rendering the employee unfit to carry out his or her duties.
- Divulging confidential information, recorded information, employee or client's information to employees, ex-employees or to outsiders.
- Prolonged and / or frequent absence from work without leave or reasonable justification.
- Fighting and assault or engaging in disorderly behaviour during office hours or on the office premises or within its immediate surroundings.
- Failure to report promptly any irregularity on the part of the other members of staff after having knowledge of such irregularity.

12.33 Termination of Employment

Where an employee commits any other major offense, the staff shall first be given query by the Human Resources. This is to allow the offending staff the opportunity to state his or her case in

writing. If the explanation is unsatisfactory to Management, he or she shall be giving written warning.

The appointment of staff may be terminated on the third occasion if within any period of twelve months he or she has been guilty on three occasions of committing offence of which warning letter has been issued.

13. SUSPENSION

13.1 Suspension

In cases of gross misconduct, whether including dishonesty or not, where the ongoing investigation may be hampered by the presence of the staff member, he or she shall be suspended and paid half of the month's salary only, from the date of suspension for a maximum period of three months. If he / she is exonerated from the blame, the balance of his or her monthly salary and any other entitlements due to him / her shall be paid.

If an employee is suspended for criminal charges by the police, then subject to the discretion of management, he or she will be suspended and paid half of the month's salary until such a time that the case is finally settled, unless Management decides that his or her services are no longer needed. If the employee is exonerated, the balance of the monthly salary and all arrears of allowances and all entitlements will be paid.

In extreme cases, an employee may be suspended up to six months without pay as a result of warning letter. Management may also decide in the case of repeated offences to suspend without pay up for to two weeks.

13.2 Entitlement on Termination

An employee whose appointment is terminated shall be given one month notice or salary in lieu. The Group shall deduct from his or her benefits any debt that the employee owes.

14. RESIGNATION

Staffs are to abide by the notice of disengagement period as contained in their offer of employment or do payment in lieu at resignation. Employee will also be required to return all the Group's

properties under his/her care in one week before exit to the Human Resources, with a well detailed handing over note to his/her immediate superior or as advised.

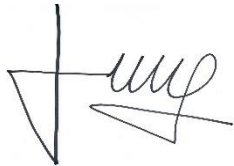
14.1 Exit Interviews

It is the policy of Affin Group to gather and analyse information from departing employee in an attempt to improve work quality, productivity and working condition through better planning, training, budgeting and organization.

The exit interview is designed to give an outgoing employee an opportunity to comment on any problem or make suggestions with respect to his/her work area. Every effort will be made to maintain employee confidentiality. Employee responses will not become part of his/her personal file.

May God help us.

24th March 2021.



Dr Ajoke Anike Afin

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