



# CHARTER OF ETHICS

MUTTAHIDAH FZE  
[WWW.MUTTAHIDAH.COM](http://WWW.MUTTAHIDAH.COM)



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## 1. Introduction

MUTTAHIDAH FZE's long-term success is built upon the trust and confidence of its customers, employees, suppliers, and business partners. The **Charter of Ethics** reinforces our shared commitment to maintaining this trust through honesty, integrity, and adherence to the highest ethical standards in **all global markets where we operate, including the UAE, EMEA, Europe, Africa, Asia, and the Americas.**

This Charter defines the principles guiding the professional behavior expected from every employee and stakeholder. It ensures compliance with applicable laws and regulations while emphasizing ethical conduct. In cases not explicitly covered within this Charter, employees must use sound judgment and uphold the company's ethical values.

The **Charter of Ethics** is a **living document** that will evolve to reflect new legal requirements and ethical challenges across jurisdictions.

## 2. Scope & Compliance

- The Charter applies to **all employees, officers, directors, contractors, suppliers, and business partners** working with MUTTAHIDAH FZE, regardless of their position, status, or country of operation.
- Each business unit may introduce **stricter local provisions** in accordance with regional laws and regulations.
- Employees must report any ethical concerns or violations to **Human Resources (HR), the Compliance Department, or designated whistleblower channels** without fear of retaliation.

Failure to comply with this Charter may result in **disciplinary action, termination, or legal consequences**, depending on the severity of the violation and applicable laws.

## 3. Core Ethical Principles

### 3.1 Respect for Employees & Diversity

- MUTTAHIDAH FZE is committed to an inclusive work environment free from discrimination or harassment based on **race, gender, age, religion, disability, nationality, or any other protected characteristic.**
- **Equal opportunity policies** ensure fair recruitment, promotion, and compensation practices.
- All employees must treat colleagues with **respect, fairness, and dignity.**

### 3.2 Health, Safety & Well-being

- We ensure a **safe, healthy, and hazard-free workplace** in compliance with **ISO 45001 (Occupational Health & Safety), UAE Labor Laws, EU Workplace Safety Directives, and local regulations.**
- Regular risk assessments and safety training programs are mandatory for all employees.
- The consumption or possession of **illegal drugs, alcohol, or tobacco** on company premises is prohibited unless explicitly allowed in designated areas.

### 3.3 Data Protection & Privacy

- MUTTAHIDAH FZE complies with **UAE Data Protection Law, GDPR (EU), U.S. CCPA, China's Data Security Law, and other relevant privacy laws.**
- Employees must safeguard all confidential, proprietary, and personal data against unauthorized access, loss, or misuse.
- **Whistleblower protections** apply to employees who report unethical or unlawful data practices.

## 4. Business Integrity & Anti-Corruption

### 4.1 Conflict of Interest

- Employees must avoid any personal, financial, or professional interests that **conflict with company interests.**
- Paid employment outside of MUTTAHIDAH FZE is prohibited if it **compromises loyalty or creates a competitive risk.**
- Employees must disclose any potential conflicts to HR or Compliance for review.

### 4.2 Anti-Bribery & Corruption

- MUTTAHIDAH FZE enforces a **zero-tolerance policy** on bribery, corruption, and unethical conduct.
- **Compliance with UAE Anti-Bribery Laws, UK Bribery Act, U.S. Foreign Corrupt Practices Act (FCPA), and OECD Anti-Corruption Principles** is mandatory.
- Employees and third parties must not offer, solicit, or accept gifts, payments, or favors that could **improperly influence business decisions.**

### 4.3 Gifts & Hospitality

- Personal gifts of nominal value (e.g., branded merchandise, small meals) are permitted **only if they do not create obligations or favoritism.**
- **Cash gifts, expensive entertainment, and lavish hospitality** must be refused.
- Any gifts exceeding the local regulatory threshold must be reported to **Compliance or HR.**

### 4.4 Fair Competition & Anti-Trust Laws

- Employees must adhere to **UAE Competition Law, EU Competition Laws, U.S. Sherman Act, and equivalent global regulations.**
- **Price-fixing, market division, bid-rigging, and monopolistic behaviors** are strictly prohibited.

### 4.5 Responsible Financial Practices & AML Compliance

- MUTTAHIDAH FZE complies with **UAE Anti-Money Laundering (AML) Laws, EU AML Directives, FATF Guidelines, and U.S. Patriot Act.**
- All financial transactions must be **transparent, lawful, and properly recorded.**
- Employees must report any suspicious financial activity to the Compliance Officer.

## 5. Corporate Social Responsibility (CSR)

### 5.1 Environmental Protection

- MUTTAHIDAH FZE follows **ISO 14001 Environmental Management standards.**
- Compliance with **UAE Vision 2030, EU Green Deal, and UN Sustainable Development Goals (SDGs)** ensures responsible environmental practices.
- We minimize waste, reduce carbon emissions, and promote sustainability across operations.

### 5.2 Human Rights & Fair Labor Practices

- MUTTAHIDAH FZE upholds **ILO labor standards, UAE Labor Law, and human rights principles.**
- We prohibit **child labor, forced labor, human trafficking, and unfair wages.**
- Employees must be treated with **fair pay, humane working conditions, and access to labor rights protections.**

### 5.3 Community Engagement

- MUTTAHIDAH FZE contributes to **charitable organizations, educational programs, and humanitarian initiatives** aligned with corporate values.
- Employees are encouraged to participate in **volunteering and social impact activities.**

## 6. Compliance & Enforcement

- **Mandatory Ethics Training:** All employees must complete annual ethics and compliance training.
- **Reporting Violations:** Employees may report unethical behavior to **HR, Compliance, or via a secure whistleblower hotline.**
- **Investigation & Disciplinary Actions:** Reported violations will be investigated **confidentially and impartially.** Disciplinary measures may include **termination, legal action, or financial penalties.**
- **Monitoring & Audits:** Regular internal audits ensure compliance with this Charter.

## 7. Conclusion

The **Charter of Ethics** is the foundation of MUTTAHIDAH FZE's corporate integrity. Every employee, partner, and stakeholder is responsible for upholding these principles to foster a responsible, ethical, and sustainable global business environment.

## Contact Information:

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