

Work Environment

HEALTH AND SAFETY

Adequate attention is always accorded to the health and safety of our employees, primarily through providing safeguards to Branches with appropriate security arrangements, i.e. employment of both physical and technical surveillance on premises to minimize possible threats to security, Physical premises are under regulatory requirement to conduct periodic drills for a systematic approach both to preventing any security breaches as well as to promote a culture of security and safety awareness. This involves managing health and safety care as any other critical business activity with periodic reporting, appraisals and improvements made.

ENVIRONMENT

While conducting due diligence on requests for credit facilities, JCF will strive to ensure that environmental impacts are appraised with the same care as any other business factors. To the extent deemed practical, JCF will raise and recommend compliance with local environmental laws to all its borrowing relationships. We firmly believe in long-term sustainable development, and investment decisions will only be supported when the bank is convinced, taking into account all relevant feedback, that any adverse environmental impact will be minimal or will be avoided altogether.

TEAMWORK

Teamwork and co-operation is an important aspect of the work ethics in JCF. We leverage on the dynamics of our collective skills, knowledge and experience to achieve the best for our customers. JCF views its employees as its greatest asset and recognizes the pivotal role that meritocracy plays in setting rewards and penalties for safeguarding the interests of its employees. It respects the incidence of conflicts arising in the workplace and seeks amicable resolution of contentious issues in a manner that is constructive, open, honest and ultimately beneficial to all parties involved.

SUSTAINABILITY CONSCIOUSNESS

	Continuous growth
	Flexible to accept and employ the Change Management
	Development of Knowledge Management System (KMS)
	Paperless office
	Help to reduce 30% carbon emission by 2015 & 50% by 2020
	Corporate Transformation as 'Green Bank' as per commitment to the Green Banking Policy
	Employee awareness, engagement, training/advocacy/coaching and motivation by appreciation/recognition/reward/promotion.
	Leadership Development Program/Succession Planning
	Performance based career growth

	Fortified Service Rule
	Fortified Code of Conduct
	Fortified Policies

WORK PLACE ETHICS