

Code of Conduct

Øwre-Johnsen's business requires trust from customers, authorities, shareholders and the society.

To gain trust, we depend on professionalism, skill and high ethical standards at all levels.

This applies both to our business operations and the way each of us acts.

Ethical standards

To ensure that Øwre-Johnsen and our employees have the same ethical standards, we have established a Code of Conduct. A set of ethical principles. Together with our values, the ethical principles are part of Øwre-Johnsen's governing documents and a framework for how we act, and what Øwre-Johnsen stands for. In addition to this document, employees must also know internal rules, guidelines and routines, as well as laws and regulations that set limits for our business.

Notification

Trust is important to us. Øwre-Johnsen strives to have an open culture, based on respect and cooperation. Openness and transparency are a prerequisite for motivation, trust and security. All employees and other relevant stakeholders must feel confident in raising both small and large problems with the management or immediate supervisor.

Øwre-Johnsen has routines that safeguard the employees' safety and rights if they report unacceptable conditions/incidents.

Report violations

Managers at all levels have a special responsibility to ensure that their own behavior and that of their subordinates is in accordance with Øwre-Johnsen's ethical rules. Managers are responsible for reporting breaches of ethical rules to the senior manager.

Combating financial crime and corruption

Economic crime is harmful both to those affected and to the society. Examples of economic crime are insurance fraud, tax evasion, corruption, card fraud, insider trading and money laundering. Øwre-Johnsen will strive to protect customers, owners and the society against financial crime and corruption.

Øwre-Johnsen's employees must never receive benefits from suppliers or customers such as gifts, discounts, trips or significant bonuses. This also applies to employees' relatives, if the benefit is based on the employment relationship.

Discrimination

As an employer, Øwre-Johnsen is concerned with diversity and non-discrimination based on gender, ethnicity, nationality and sexual orientation. We are also against discrimination in connection with pay. Øwre-Johnsen respects freedom of association and recognizes the employee's right to membership in trade unions and the right to collective bargaining.

At Øwre-Johnsen, we show tolerance for the attitudes and opinions of employees and other stakeholders. No one shall discriminate or harass their colleagues, partners, customers or other stakeholders. Anyone who feels discriminated against or harassed must be taken seriously. In connection with service assignments, for example on business trips, employees must not behave in a way that may violate human dignity. We treat people with respect, regardless of ethnicity, nationality or sexual orientation.

Confidentiality of information

All employees and others who act on behalf of Øwre-Johnsen have a statutory duty of confidentiality regarding customers, employees and other business or private matters that they become aware of in connection with their work. This applies unless they are obliged or encouraged to disclose information in accordance with the law or internal guidelines. It is the individual's responsibility to process information correctly.

Conflicts of interest

A conflict of interest may arise between Øwre-Johnsen and the customers' interests, or between different customer groups. A fundamental principle is that Øwre-Johnsen's customers must be treated within the same principles, and within the management of our values; Honest, Competent, Interaction, Profitable.

Antitrust/anti-competitive practices

Øwre-Johnsen competes in the market with respect for, and in accordance with, current competition and marketing legislation. Sales and marketing must not be perceived as offensive or contrary to laws or common social standards. Our sales and financial advice must always be based on the customers' needs and financial situation.

Environment, health and safety

Øwre-Johnsen has established processes and guidelines to look after employees and their working environment. All employees, including management, have responsibility for common well-being and a good working environment

Human rights and labour

Øwre-Johnsen is committed to conducting its business with respect for internationally recognized human rights, and adheres to the 10 principles of the UN Global Compact.