



Code of Ethics

VISION

RHLF is a world class rural housing social venture capital fund that creates new financial arrangements and opportunities for rural families to improve their housing, economic and living environments.

MISSION

To empower people in rural areas to maximise their housing choices and improve their living conditions with access to credit from sustainable retail lenders.

Our Values

RHLF team subscribes to the following values:

- Transparency
- Integrity and honesty
- Accountability and responsibility
- Passion for development
- Excellence
- Empowerment
- Respect

ETHICAL STATEMENT

We will, at all times, act in a way that will maintain our ethical reputation. Our ethical behaviour means we are known for being:

- Open and honest in all our dealings;
- Consistent in fulfilling our moral and legal obligations;
- Socially responsible;
- Environmentally responsible;
- Non-sectarian;
- Protective of RHLF's reputation and;
- Supportive of loyalty and long-standing relationships.

As regards our people, we are committed to enlightened employment policies and practices whereby:

- Unfair discrimination is eliminated;
- Training and skills development is emphasised and
- Employees have an uncontested right to organise and negotiate their conditions of employment.

This code of ethics requires the following behaviour:

- Obligations of executives and directors to behave ethically and to communicate this code to all employees and ensure enforcement of this code;
- Obligation of all employees to behave ethically;
- Declaration of interest in any matter being considered; and
- Avoid conflicts of interest, where possible, and when to recuse oneself from action in a conflict of interest situation.
- Ethical conduct in our dealings with all our stakeholders
- Prohibited acceptance of and giving bribes.

Enforcement:

- All employees are empowered to contact any member of the Audit and Risk Committee where unethical behaviour of some sort is suspected;
- All directors, employees and executives are required to abide by this code; and
- The executive and directors have an obligation to both ensure employees are aware of this section and are able to act upon it.