

It is operated by an independent third party with high standards of **confidentiality**

¿What is the PHH Ethics Line?

PHH Ethics Line is a tool that allows employees, clients and suppliers to confidentially report any irregular conduct, asset-related anomalies, policy violations or situations contrary to PHH's interests.

Web Site

www.resguarda.com/phh



E-mail

eticaphh@resguarda.com

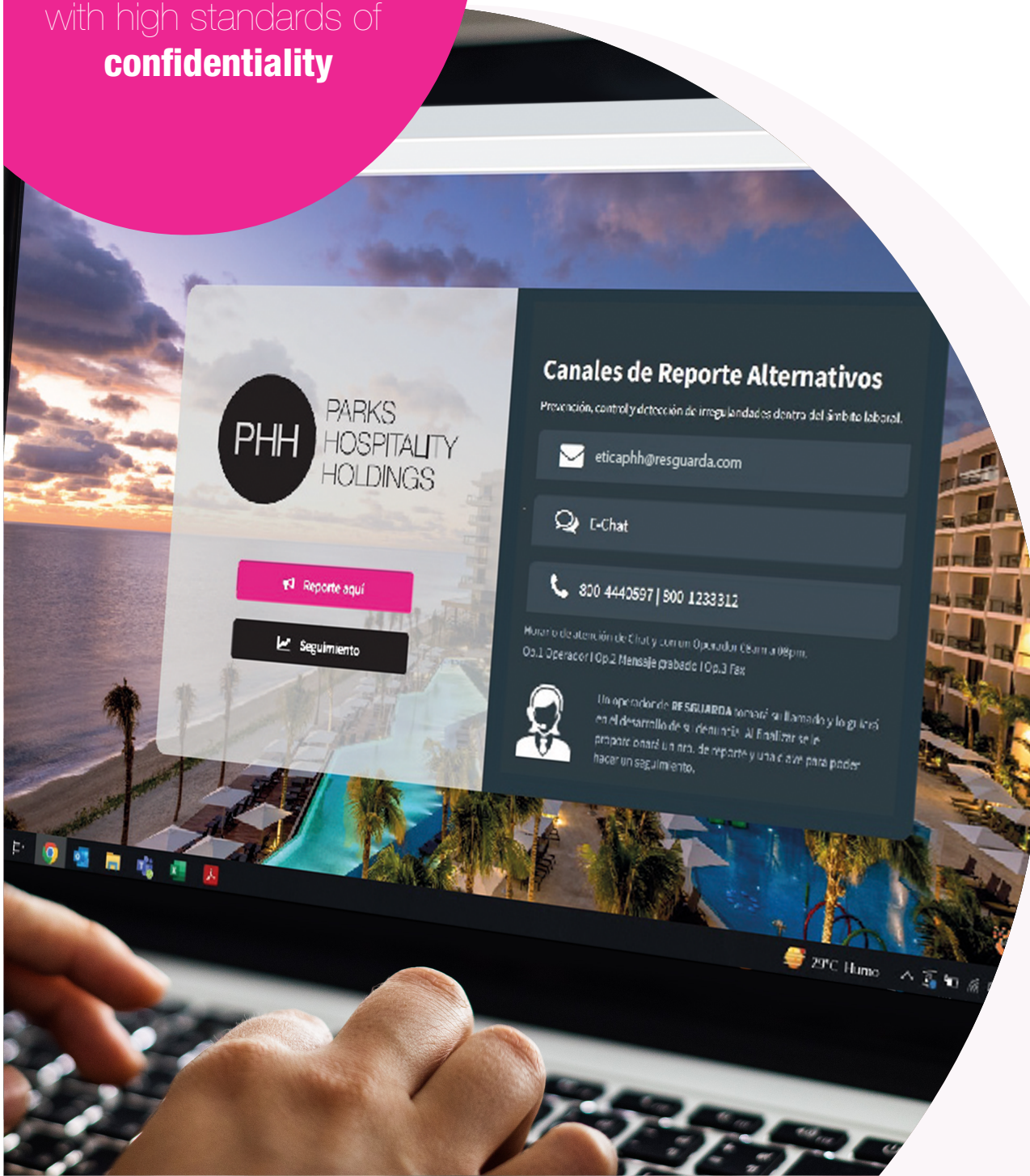


Hotline

01 800 4440597 / 01900 1233312



E-chat



The PHH Ethics Line, **is not:**

An emergency
hotline

A customer
or user
service
line

A channel
for
complaints



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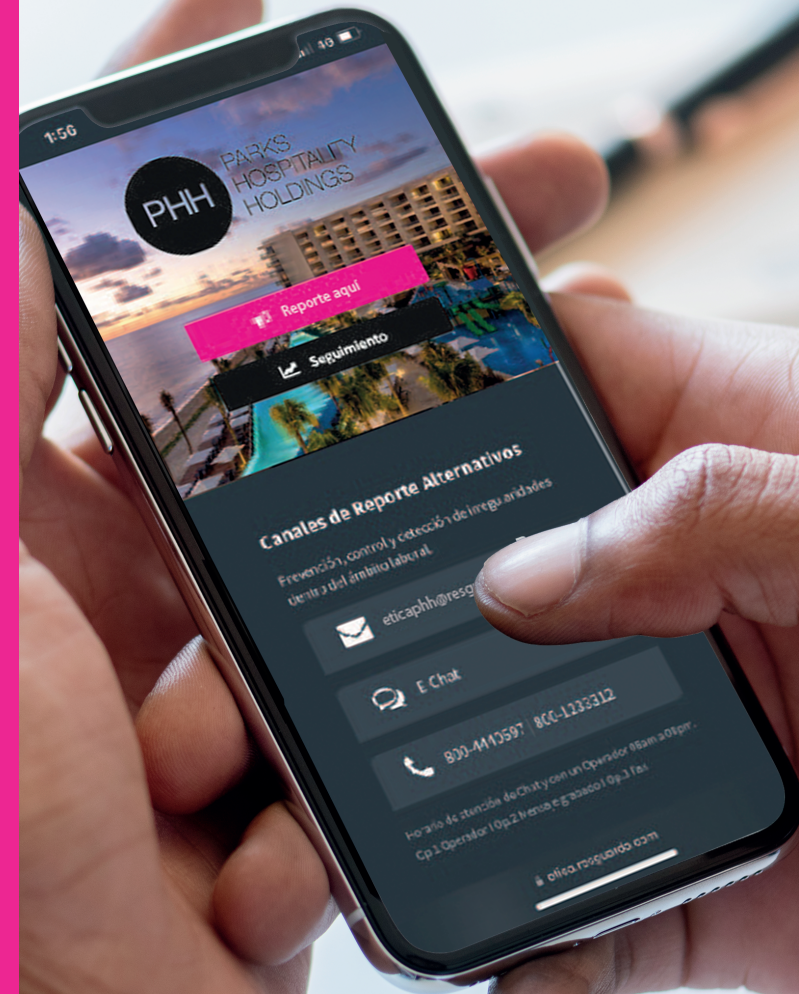


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¿What situations can be reported through the PHH Ethics Line?



EMPLOYEE ETHICS

- Unusual behavior
- Forgery or falsification
- Participation in terrorism financing
- Involvement in money laundering operations
- Manipulation of reports
- Gifts or benefits that influence decision-making
- Breach of confidentiality
- Harassment or bullying



MISAPPROPRIATION OF ASSETS

- Theft
- Excessive or unjustified expenses
- Misuse of company property
- Falsification of titles or documents
- Money laundering



FINANCIAL REPORTING FRAUD

- Hidden liabilities or expenses
- Fictitious revenues
- Undervalued income
- Non-compliance with laws or regulations



CORRUPTION

- Conflict of interest
- Bribery
- Extortion
- Suspicious agreements with suppliers or clients



INFORMATION SECURITY

- Modification or deletion of data
- Misuse of confidential information
- Improper use of information assets
- Deletion of evidence

