



**RMB CUSTODY IS ALL  
ABOUT OUR CLIENTS**

**The double objective –  
Creating shareholder value & social investments**

# What are ethics?



- Good character and conduct that is good, desirable and moral.
- Its not necessarily about **legality**, but more with **morality**
- Legality refers to being permissible by law, whereas morality refer to the principle of distinguishing between what is right or wrong OR what is good or bad.
- Ethics constitutes part of corporate conduct





# Why are ethics important in financial institutions?

- The public develops trust in the financial sector
- Financial Institutions avoid law suits against them
- Ethical behaviours such as Social Investment develop the market (increase potential clients)

It is the right thing to do  
to have a  
***CORPORATE SOCIAL  
RESPONSIBILITY (CSR)***





## CURRENT NORM

- Organisations are continuously pressurized to maximise shareholder value and tend to forget the our corporate social responsibility.

## WHY?

- CSR is often seen as a public relation expense rather than an investments

## BENEFITS OF CSR

- Social Investments build confidence on our long term commitment to the communities / industries we operate in.
- Results in mutual beneficial relationships between organisation and communities
- It is a form of an investment that is long term
- Balancing the two (creating shareholder value & SI) we achieve what is known as profit optimisation (long term) rather than profit maximisation (short term)







We have our guiding principles that ensures we achieve profit optimisation

- ☐ Being honest
- ☐ Good corporate governance
- ☐ Avoiding conflict of interest
- ☐ Helping our clients through innovative solutions
- ☐ Honouring confidentiality
- ☐ Respect for others (stakeholders)

They are our cornerstone for doing business the right way





- As custodian of your assets, we use our guiding principle in our everyday operations and decision-making to ensure that we always act in an ethical manner.
- At RMB, we believe that is the right thing to do to proactively contribute to social corporate development.
- We are committed to our clients and the environment we operate in and urge all stakeholders to come forge good working relations with us.

