

COMMUNICATIONS POLICY – Jaiz Bank PLC

OBJECTIVES:

This Policy shall guarantee the following for the Bank at all times:

- Ensure that Jaiz is visible, accessible and accountable to its publics.
- Ensure that the Bank delivers prompt, courteous and responsive service that is sensitive to the needs and concerns of the Customer and other stakeholders. This implies that market-facing roles shall deliver on whatever our Communication has promised.
- Promote the Bank's interests and project the Jaiz brand in a way that wins goodwill for the bank at all times.
- Define the social media policy and identify critical channels of communication
- Articulate the corporate social responsibility policy in such a way that it answers three basic questions: What is in it for Jaiz, the Host Community and Mankind?
- Unambiguously declare the channels of communication available to all Jaiz people in line with the reporting structures in the Bank.
- Provide sanctions for breaching the provisions of the Policy.

DISSEMINATION OF POLICY

Corporate Communications Group shall disseminate this policy; the Head of Human Capital Management is responsible for ensuring that this Policy Statement is received by each Jaiz employee via the intranet; the Head, Internal Audit, shall ensure compliance.

I. LANGUAGE

- a. All official communication or interaction, whether verbal or written, shall be in formal English language.
- b. All information about policies, programmes/projects, services, products and other written literature like the Annual Reports and Statement of Accounts shall be written in English.
- c. The language must be clear, relevant, objective, easy to understand and useful. To ensure clarity and consistency, plain language and proper grammar must be used in all communication with the public.
- d. All correspondence to the Bank shall be replied in English.
- e. All signage, billboards, product brochures, and materials for media placements shall be in English or any other of the three major Nigerian languages.
- f. Radio and television adverts may be in Pidgin English or indigenous Nigerian languages for purposes of advertising Bank products in communities and among target audiences where the use of English is unlikely to yield maximum benefit to the Bank.
- g. The choice of language in advert production shall depend largely on the target audience and the bank product being advertised. Such decision could be based on the professional advice of the Corporate Communications Group.

2. LOGO

- a. Jaiz logo shall appear on all bank's printed and official documentations including but not limited to forms, billboards, adverts, presentations, proposals, signage, letter heads, identity cards, call cards, as well as audio/visual media like websites and intranet, etc.
- b. All documents, which carry Jaiz logo are copyrighted to the Bank and are protected by the relevant National and International Copyright Laws.
- c. The logo is not subject to modification to suit individual whims and convenience, but must be consistent on all materials that it appears, in line with the provisions of the bank's subsisting Identity Manual/provisions at any point in time.
- d. Even when the logo is to appear on materials that are written in other languages, it must remain in the same format and colour scheme.

3. BUILDING FAÇADE

- a. Branches of Jaiz Bank shall have a uniform exterior physical view, which is a subtle way of communicating uniformity of the Bank's high quality and innovative products and services. Where uniformity may not be easily achieved structurally, an efficient use of the colour scheme shall be explored.
- b. The uniform exterior shall remain consistent in the construction of new approved branches within or outside the country.
- c. The maintenance of a uniform physical exterior in all branches of the Bank and the uniform logo and colours are part of a deliberate strategy to evolve a distinct, clear and consistent corporate identity.

4. EXTERNAL COMMUNICATIONS

4.0 BACKGROUND

Policy Considerations:

- As a service institution, the perception of Jaiz by the various publics is essential to the Bank's business.
- External communications must be handled proactively and in a way that attracts goodwill and patronage to the Bank.
- External Communications involves all relations with the Bank's external publics.
- Bank shall ensure a systematic and deliberate effort to create understanding between the Bank and these groups in order to attract goodwill and possible patronage.

4.1 CORRESPONDENCE

4.1.1 All written external communication between the Bank and the external publics:

- a. Shall be printed on Bank's letter headed paper in order to be valid.
- b. All pages after the first page of the Bank's correspondences shall be printed on official Continuation Sheet.
- c. For image, mails must be printed with a computer-enabled printer.
- d. Official font must be used at all times- preferred fonts is *Gill Sans MT* which is conservative, professional and reader-friendly. It will also be used for all publication, creative and print advert materials
- e. Only official letter headed papers and continuation sheets shall be used for the Bank's correspondences.
- f. All of the Bank's external communications shall be signed by two officers of the Bank with their names and designations clearly printed on the letter in an unambiguous way.
- g. The only exceptions to (f) above are letters emanating from the offices of the MD and the Executive Directors.

4.1.2 Complaints to the Bank from External Publics

- a. All **Non-Customer** complaints to the Bank (these are issues that affect brand perception) should be forwarded to Corporate Communications for handling (Customer complaints are to be dealt with by Operations and I & A).
- b. Where the complainant may not be physically present in Head Office and makes this complaint to a branch office, the staff in the branch shall assist the complainant.
- c. Corporate Communications shall send an acknowledgment of receipt of the complaint in writing within 24 hours.
- d. Corporate Communications shall liaise with Internal Audit, as well as the relevant groups or units to ensure that the complaint is investigated and properly addressed.
- e. Corporate Communications shall ensure that Bank's position on the complaint is sent to the complainant in writing within two weeks of receipt of the complaint.

5. MEDIA RELATIONS

- a. Bank's Media Relations policy is based on the understanding of the role of the media in shaping public opinion.
- b. Jaiz's view of the media is holistic and includes all mass media and practitioners.
- c. Bank's media relations strategy is to guarantee a harmonious relationship with the media and to ensure that media practitioners see the Bank as a partner and friend.
- d. Bank shall organize in such a way as to be able to, and on short notice, reach out to and inform the media on issues of importance to the public on the Bank.
- e. Corporate Communications Group is entrusted with the responsibility of ensuring that the Bank's Media Relations objectives are achieved optimally.
- f. Staff of Jaiz Bank Plc may not talk to the media on issues pertaining to the bank without prior approval of the MD&CEO or clearance from the Corporate Communications Group Head.
- g. Corporate Communications shall facilitate information and interview requests from the media in a way that serves the business interests of the bank.
- h. Bank does not have to grant every request for media interviews or participation in media reports and events, if in the judgment of the CCG, so doing does not constitute optimal use of time and resources or does not help to build necessary good will.
- i. Media enquiries, whether by phone, e-mail, letter or in person shall be addressed properly to meet publication deadlines.
- j. In responding to media enquiries, Corporate Communications shall confirm matters about which it has no expert knowledge, from the relevant units. Such units shall assist to provide the required information to meet deadlines.
- k. Core to Media communications are:
 - **Headline/Front page Placement:** Prime positions in the media for the Bank's related events shall be the goal because such is consistent with the Bank's vision.
 - **Placed Features:** Features based on the achievements or plans of the Bank shall be placed strategically in national dailies, weekly or magazines.
 - **Press Releases:** Constant flow of credible press releases, also to be based on facts and working with a pre-determined timetable so that the Bank is notable without being notorious.
 - **Exclusive Interviews for the CEO:** This is to ensure name recognition and project the Bank's quality of mind as personified by the CEO.
 - **Focused Briefings/Hosting:** This should be organized from time to time with editors, financial journalists and other identified groups. This is one of the activities for cementing existing relationships with the media.

6. SPOKESPERSONS

Jaiz Bank Plc is an institution that celebrates its people and willing to showcase the quality of its talents. Consequently,

- a. The Managing Director & Chief Executive Officer of the Bank, as the chief spokesperson, speaks on behalf of the Bank. He may, however, from time to time, authorize senior staff members to speak on his behalf.
- b. The Head of Corporate Communications is also authorized to respond to media enquiries.
- c. The Head of Corporate Communications signs and releases press statements to the media. However, the information passed to the media on behalf of the Bank shall always be approved by the MD & CEO.
- d. The Bank encourages senior staff members to accept speaking engagements in their communities and professional bodies that they belong to. However, for proper co-ordination and to ensure adequate mileage, these engagements shall be cleared with MD&CEO and Corporate Communications briefed ahead.

7. GOVERNMENT RELATIONS

- a. The Bank shall ensure a healthy relationship with the government of the day.
- b. The Bank shall always respect the laws of the land and all other laws governing its operations in the industry.
- c. The highest level of management shall continuously ensure cordial relations with key policy makers and other top government functionaries.
- d. The bank as a corporate personality shall not go, nor be dragged, into party politics or issues that could have negative implications on its personality.
- e. The Bank may not overtly sponsor a political party or political figure.
- f. The Bank may, in the interest of the business, host key government officials of the day to relationship-building events which are not overtly political.

8. CORPORATE SOCIAL RESPONSIBILITY

- a. The Bank shall strive to re-enforce strong, healthy Community Relations by identifying with host communities in activities that have meaning to them.
- b. The Bank shall maintain high standards of integrity in relations to State and Community.
- c. The Bank shall strive to play a leading role by identifying with and seeking solutions to the problems of society especially those in the immediate operational environment. Jaiz Foundation will serve as a key platform for this initiative.

9.1 Dimensions of Social Responsibility

9.1.1 Environment, Health and Social Welfare

The bank shall strive to support efforts aimed at identifying and promoting issues relating to the preservation, protection and beautification of the environment.

The bank shall also, seek to support the cause of the less-privileged members of the community in their effort to overcome their disabilities and become contributing members of the larger society.

9.1.2 Value Analysis

Any request for identification with any public or social cause must answer the Question: **What is in it for Jaiz; the Host Community and Mankind?**


NOTE:

The above is not necessarily a listing of the only areas for the bank's social responsibility initiatives. The details of the Bank's CSR Direction are spelt out in the Policy document to that effect.

10 SANCTIONS

Where it is successfully established that a staff of the Bank overtly or covertly contravenes any provision of this Policy, the sanctions stipulated in the Bank's Personnel Policies shall apply.

ADOPTED BY THE BOARD OF DIRECTORS OF JAIZ BANK PLC,
THIS 22ND DAY OF DECEMBER 2014



CHAIRMAN



SECRETARY