



**CODE OF ETHICS  
FOR THE  
FINANCIAL SERVICES INDUSTRY**  
JANUARY 2016

# CODE OF ETHICS FOR THE FINANCIAL SERVICES INDUSTRY

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Organisations and individuals across the financial services industry shall continuously uphold and abide by the following ethical principles that are vital to the achievement of a high standard of professionalism and ethics across the industry:

## PRINCIPLE 1: COMPETENCE

Individuals across the financial services industry shall develop and maintain the relevant knowledge, skills and behaviour to ensure that their activities are conducted professionally and proficiently. This includes acting with diligence, as well as obtaining, and regularly updating, the appropriate qualifications, training, expertise and practical experience.

## PRINCIPLE 2: INTEGRITY

Organisations and individuals across the financial services industry shall be honest and open in all their dealings. This includes behaving in an accountable and trustworthy manner, and avoiding any acts that might damage the reputation of, or bring discredit to the industry at any time.

## PRINCIPLE 3: FAIRNESS

Organisations and individuals across the financial services industry shall act responsibly and embrace a culture of fairness and transparency. This includes treating those with whom they have professional relationships with respect and ensuring that they consider the impact of their decisions and actions towards all stakeholders.

## PRINCIPLE 4: CONFIDENTIALITY

Organisations and individuals across the financial services industry shall protect the confidentiality and sensitivity of information provided to them. This includes using it for its intended purposes only and not divulging information to any unauthorised persons, including third parties, without the necessary consent from those involved unless disclosure is required by law or regulation.

## PRINCIPLE 5: OBJECTIVITY

Organisations and individuals across the financial services industry shall not allow any conflict of interest, bias or undue influence of others to override their business and professional judgment. They shall declare, to those concerned, all matters that could impair their objectivity.

# ABOUT THE FINANCIAL SERVICES PROFESSIONAL BOARD

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The Financial Services Professional Board (FSPB) is an industry-led initiative that was launched in Kuala Lumpur, Malaysia by Bank Negara Malaysia and Securities Commission Malaysia on 24 September 2014. It comprises a group of prominent individuals from the financial services and related industries. The aim of FSPB is to support a strong culture of professionalism and ethics across the financial services industry through the development and advocacy of professional and ethical standards that are applicable across banking, capital markets, insurance and Islamic finance.

## CONTACT

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