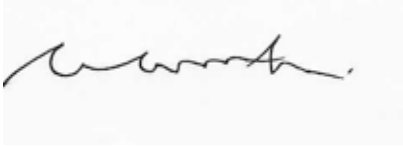


TAJBANK COMMUNICATION POLICY

BOARD FINANCE AND GENERAL-PURPOSE COMMITTEE

MANAGING DIRECTOR	
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1.0 PURPOSE

This document sets out the Communication Policy of TAJBank.

This policy aims to articulate the goals, tools processes and guiding principles of communication adopted by TAJBank to engage with its stakeholders about the Bank's Corporate Identity, various services, customer initiatives, crisis and other relevant information as regards the subject.

This is to ensure all communication plans and designs facilitate and support the achievement of the Bank's overall objectives which is to offer value-driven services that will be of benefit to our target audience and an unrivalled level of customer service.

2.0 INTRODUCTION

- **About TAJBank**

TAJBank is Nigeria's 2nd Non-Interest Islamic bank.

TAJBank, a Non-Interest bank which will operate based on the highest ethics of its business model; TAJBank warmly welcomes all customers irrespective of religious/political affiliation, tribe or gender as our services are created for a wide target audience.

The Islamic model of banking is simply a guide to the quality of the service we offer and not a restriction to association of our value offerings.

It is a technologically driven bank modelled on the highest ethics of Non-Interest banking with vibrant, product and service offerings that will appeal greatly to a wide customer base.

Communication is an essential part of any organization in that it is the custodian that provides the guidelines, which information is shared, instructions are given, views and opinions are expressed and feedback is received. The primary function of the Communications Team will be to provide full Communications service to the Bank covering External Communication, Internal Communication, Corporate and Brand Management.

TAJBank intends to do banking differently; offering value-driven products and services that will be of benefit to our customers and unparalleled level of customer service that will set the benchmark in the industry. This can be achieved in great part, through effective communication.

Beyond significant awareness, effective communication would contribute directly to achieving results – by influencing policy, leveraging on the Bank’s knowledge output and engaging beneficiaries in programs supported by the Bank.

3.0 GOALS OF THE COMMUNICATION POLICY

With a deliberate communication plan - which involves managing the tangible and intangible elements and characteristics of TAJBank brand - hinged on a holistic Communications plan- corporate identity, brand visibility and awareness will be sustained and cultivated.

The goals of the Communication Policy of TAJBANK are:

- To position TAJBank as Nigeria’s No 1 Non- Interest financial institution.
- To build strong brand affinity with TAJBank’s target audience.
- To inspire greater understanding of Non-Interest banking in Nigeria and its attendant benefits.
- To position TAJBank as a powerful thought leader within the Nigerian financial industry.

The core message is in keeping with the Bank’s primary objective of providing ethical banking services through a wide bouquet of value adding services. It will portray the institution as a result oriented, forward-thinking, customer centric brand committed to growing and developing the Non-Interest banking sector.

The agenda will also utilize a planned and strategic use of the Bank’s key Senior Executives to drive communication and position the Bank positively to its external publics.

Thus herein in this framework are principles set out which we will serves as a guide to standard practice. It will require buy-in and co-operation from various stakeholders within the Bank as well as a joint ownership of actions.

The policy embraces the corporate vision and is ambitious and challenging in its aims to make a real and measurable difference to brand management and

communications. This is certainly designed to ensure sustainable growth on the road to brand excellence.

Objectives	Expected Outcome	Audiences	Performance Indicators
<p>Overall Objective:</p> <p>Position TAJBank as the front runner and face of Non-Interest banking in Nigeria.</p> <p>Work to ensure that by 2025, customer targets of 10Million active accounts are achieved.</p> <p>Achieve local and global relevance</p>	<p>Impact: Long Term</p> <p>Position TAJBank so that it is viewed locally and internationally as the leading national Non-Interest bank.</p> <ul style="list-style-type: none"> • Achieve and maintain high regard amongst diverse stakeholder groups. 	<p>Stakeholders</p> <p>Internal: Staff, Management</p> <p>External: Government, Regulators, Shareholders.</p>	<p>Impact Indicators</p> <p>Positive and increasing reportage by leading influential media;</p> <p>Feedback from target audiences to online and offline publications, web sites (Intranet and Internet);</p> <p>Rising engagement of Senior Executives and leading authorities in “news-making” meetings and conferences and sundry events.</p>

4.0 TAJBANK COMMUNICATION GOAL

“To position TAJBank as Nigeria’s number one Non-Interest bank providing innovative, digitally driven products, financial services and exceptional customer service to its customers,”

The Bank is committed to developing strong, consistent and compelling messages, and creating strategies that successfully communicate those messages to key audiences.

4.1 THE CORPORATE COMMUNICATIONS GOAL

To utilize all relevant communication tools to promote TAJBank as the premier Non-Interest financial institution, providing innovative, digitally driven products and financial services. The Marketing Communication Goals are in synergy with the overall Corporate Vision of the Bank,

- **No. 1 in Service Delivery**

Some of the priority actions that will help us achieve this target are:

- a) Develop branding and communications strategies
- b) Continuously improve frequency of communication
- c) Develop a unique approach to internal communications.
- d) Develop engagement initiatives to foster interactions across various stakeholder groups

4.2 TARGET AUDIENCE

TAJBank target audiences are broadly categorized into four main groups:

- a) End Users – customers.
- b) Partners.
- c) Internal – Staff.
- d) Other Stakeholders.

4.3 KEY POSITIONING MESSAGES

Nigeria's number one Non-Interest bank providing digitally driven products and services modeled on the highest ethics of non-interest banking.

- a) TAJBank is an ethical brand offering innovative products and services and offering superior customer service.
- b) TAJBank's technical and financial expertise is backed by seasoned professionals.

c) TAJBank is a financial institution firmly guided by Shariah principles. These principles of fairness, justice transparency etc. are values that generally resonate with humans of every creed and tribe.

4.4 KEY OBJECTIVES

The objectives of the Communications function are:

To Inform (Raise Awareness) - To Engage (Action) - To Empower (Position)

- a. To reaffirm and communicate the TAJBank brand, function and identity
- b. To position TAJBank as the first of its kind Non-Interest bank in Africa.
- c. To proactively gain positive top of mind awareness for the Bank and its offerings.
- d. To educate the end user of the benefits of TAJBank facilities as opposed to other collaborators operating within the development finance space.
- e. To position TAJBank and its spokespeople as thought leaders in the industry.
- f. To position TAJBANK as a financially viable investment for shareholders and potential investors.
- g. To inform stakeholders of TAJBank's agenda and implementation plans for Non-Interest banking facilities.
- h. Positive media coverage – through delivering smart, targeted media coverage that builds reputation, assists in driving advocacy and informed ratings.
- i. Developing and delivering effective internal communications – through targeted staff communication and networks to better inform staff to enable them to act as ambassadors, thereby aiding customer satisfaction and boosting a strong organization reputation.
- j. Listening and acting on feedback from various stakeholder groups. Ploughing back feedback to retool processes where necessary.
- k. Establishing two-way communication channels to encourage involvement and invite dialogue from stakeholders.

5.0 ELEMENTS OF THE COMMUNICATION STRATEGY

5.1.1 To Inform –

Strategies -

- i. Reaffirm and communicate TAJBank's brand, function and identity. Introduce and maintain a consistent 'look and feel' to the Bank's information and communication collaterals, activities and services.
- ii. Promote a positive image of TAJBank and ensure Nigerians are well informed of our products, services and contributions to our host communities.
- iii. Create greater awareness of activities and projects TAJBank is undertaking.
- iv. Maintain a positive profile of the organization through effective and proactive media management.
- v. Maintain up to date information about TAJBank through materials as fliers, brochures, pullout ads et al.
- vi. Maintain the website to support the strengthening of both internal and external communications. Website should be current, easy to navigate and interactive. Promote the use of website as a key source of information.
- vii. Maintain an international standard for all correspondence materials designed and produced.

5.1.2 To Engage

Strategies -

- i. Carry out campaigns and initiatives which enable TAJBank to constantly engage with stakeholders.
- ii. Frequently update staff on business and operational developments within the Bank.
- iii. Encourage open and positive internal - staff to staff – communication.
- iv. Support Managers, Heads of Department, Executives and key staff in developing communication skills.

5.1.3 To Empower

Strategies -

- i. Seek customer feedback regarding business model and services
- ii. Maintain website that is interactive with opportunity for interaction and response.
- iii. Track media platforms for feedback and commentaries.
- iv. Respond to queries, complaints and feedback from customers and prospects.

6.0 GUIDING PRINCIPLES OF COMMUNICATION

TAJBank aims to inform, engage and/or involve all stakeholders in activities and growth of the Bank through sustained, consistent and relevant messages using judicious mix of both external and internal communication tools.

The guiding principles of the Communication Policy of TAJBank in context of its Vision, Core Values and Goals are **accuracy, transparency, relevance and timeliness** with a view to make the stakeholders aware of the Bank's various activities, products & services, financial market, regulatory and compliance matters relating to TAJBank.

The content of communication in TAJBank comprises product & service information, customer relationship initiatives of the Bank, issues relating to services rendered by the Bank, market related information and matters relating to regulatory compliance. Communication is primarily focused on issues of importance to TAJBANK and banking in general.

The Bank endeavors to communicate with its diverse stakeholders primarily in the English Language and, where necessary in the three (3) major ethnic group language of Hausa, Yoruba and Ibo.

The Bank endeavors to place all relevant information, which will be useful to the stakeholders, in the public domain.

7.0 OPERATIONAL PRACTICES

a. Brand Guidelines

In order to ensure consistency in visual communication of the TAJBank Brand, the Bank has set guidelines, which broadly cover the following aspects of Bank's visual identity:

- Definition, type and application of TAJBANK logo.
- Corporate Stationery and TAJBANK Stationery.
- Advertising in print media and out-of-home (OOH- Billboards)
- Print applications such as posters, brochures and Leaflets
- Electronic media (internet site, intranet site and presentation formats)
- External fascia signs such as brand signage.
- Interior signage of Branch – identification signs, direction signs, statutory signs etc.

- Other applications such as danglers, banners, T-shirts, Caps etc.

TAJBank has an internal policy for the usage of Bank's brand and logo by its vendors, consultants and associates.

b. Spokesperson (s)

The recommended spokespersons (dependant on individual situations) for TAJBank are:

- i. Chairman
- ii. Managing Director
- iii. Chief Operating Officer
- iv. Chief Marketing Officer

- The Chairman, Managing Director, Chief Operating Officer and Chief Marketing Officer are the main spokespersons for the Bank.
- Additionally, depending on the issues/events the Managing Director & COO may authorize any of the Executive Directors, Heads of Departments or Head of Marketing Communications to speak on behalf of the Bank.
 - The Head of Marketing Communication (may with approval from The Executives) may coordinate with other vertical heads to interface with media, syndicate press releases for launch, new initiatives, etc. based on published facts with restrictions on any type of futuristic issues/views and based on the approval of the Chief Executives.
 - The Head of Marketing Communications (based on approved material) may also speak on behalf of the Bank to the media on published data in response to queries from media (print/electronic) on ongoing projects/campaigns by various media agencies or consultants. No comments /observations to be given on futuristic issues /views or on that of competing brands.

Representations

The Chairman, Board of Directors may formally represent TAJBank at events of the following nature:

- Courtesy visits to/ from key personalities.
- Engagements with the banking industry.
- Internal events.

The Managing Director shall formally represent TAJBANK at events of the following nature:

- Courtesy visits from World Leaders (in Chairman's absence)
- Interventions from the Diplomatic Community (in Chairman's absence).
- Inter Government Relations.
- High Level Engagements with stakeholders.
- Non-interest banking activities.
- Customer engagements.
- Thought Leadership Platforms.
- National & International Media Appearances (TV, Print, Digital).
- Courtesy Visits.

The Chief Operating Officer shall formally represent TAJBANK at events of the following nature:

- Courtesy visits from World Leaders (in Chairman's absence)
- Interventions from the Diplomatic Community (in Chairman's absence).
- Inter Government Relations.
- High Level Engagements with stakeholders.
- Non-interest banking activities.
- Customer engagements.
- Thought Leadership Platforms.
- National & International Media Appearances (TV, Print, Digital).
- Courtesy Visits.

The Chief Marketing Officer shall formally represent TAJBANK at events of the following nature:

- Courtesy visits from World Leaders (in Chairman's absence)
- Interventions from the Diplomatic Community (in Chairman's absence).
- Inter Government Relations.
- High Level Engagements with stakeholders.
- Non-interest banking activities.
- Customer engagements.
- Thought Leadership Platforms.
- National & International Media Appearances (TV, Print, Digital).
- Courtesy Visits.

The Head, Marketing Communications, under direction from Management may formally represent TAJBank at events of the following nature, and any other assignments where approval has been given to represent other executive officials:

- New Product Launches
- Tactical Announcements
- Internal Engagements

c. Major Communication Tools

- **Advertising**

TAJBANK shall use advertising (above the line and below the line advertising to promote its products, services and corporate brand vision/values through judicious mix of media vehicles including print, electronic and digital. The Communication function shall coordinate the use of this tools for the benefit of the Bank.

- **Press Releases/Thought Leadership Articles**

All press releases covering policy announcements such as introduction of products/services; CSR/Financial Inclusion initiatives, client management initiatives at national/international level, regulatory/compliance related matters and other information of national/international importance, are centrally issued by the Marketing Communication Department under approval from management.

- **Website**

The website is the central platform for all external information that the Bank produces.

- **Intranet**

All employees can access Bank's internal documents, relevant guidelines, circulars, and notifications on Bank's intranet.

The Bank strives to make the intranet current, user-friendly. The intranet is the central platform for all internally information that the Bank produces.

- **Annual Report**

The Annual Report provides for an official account of the Bank's activities for a Financial Year. It is comprehensive in nature and serves as a future point of reference of the stakeholders.

- **Social Media**

A separate social media policy has been included in this policy and the same must be approved by the Board.

- **Media & Sponsorship Activities**

The Bank shall use the following modes of communication to clarify and inform the stakeholders, in general and media, in particular:

- Press Release
- Website
- Speeches & Notifications
- One-on-One Clarifications
- Briefings/Interviews by Top Management
- Interviews with Managing Director/COO/Board of Directors

The Bank may, at its discretion, conduct a media meet on the Bank's quarterly/half-yearly/annual results or major milestones. Apart from this, the Bank may also organize press conferences, as per the direction of the Managing Director/COO/CMO to disseminate important information relating to the functioning of the Bank.

The Bank shall also project its image through collaboration, participation and sponsorships of events, charitable works to aid in further projection of the Bank's image in the wider society.

All Media/Press Conferences shall be coordinated by Communications Department.

I. Investor Relations

A dedicated team primarily comprising the COO, Managing Director, Board Member (especially in charge of IR) and the Chief Financial Officer guides the Bank's Investor Relations (IR) function.

The team shall provide guidance on emerging macroeconomic parameters, banking and regulatory outlook through quarterly presentations. The team shall always provide information on any major change in important policy variables such as lending rates or change in the composition of the Bank's top management or Board of Directors to investors/bank analysts.

The Bank shall post the announcement of its quarterly financial position/result. The top management shall directly interact with the Bank Analysts' and address their queries and concerns upfront. During such interaction, the Bank's Senior Management may also provide guidance on the Bank's likely future performance

in a conservative manner by appropriating considering the risks, which are likely to emanate from the domestic and global environment.

m. Crisis Management

The Managing Director & COO, being the spokesperson of the Bank or any of the Board Members, or the Head of Marketing Communications as authorized by MD & COO, to clarify and disseminate the true and fair stand of the Bank or any adverse reputation event through Press Conferences, Press Releases, public statements etc. using any print, electronic or other media vehicle as deemed fit for bringing to the knowledge of all stakeholders.

The Head of Marketing Communication may speak on behalf of the Bank/issue press releases /media related communications in consultation with the top Management (MD & CEO/Executive Directors) and different verticals of the Bank to the extent of published data.

Bank will endeavor to immediately disseminate the true, fair and adequate clarifications through its own website.

Social Media Policy

The majority of TAJBank employees are likely to use one or more social platforms. Whatever they post on their personal accounts can be a potential risk for our company (e.g. if they share sensitive information). More importantly, using social media at work can affect productivity and focus.

A social media policy for TAJBank employees will give them the instructions they need to know how to handle and respond to their social media accounts as well as that of the Bank.

TAJBank does not restrict its employee from posting content on their platforms. However, reasonable guidelines about what they shouldn't post about (e.g. confidential data) will be provided. Potential disciplinary actions will be taken (based on the recommendations of an autonomous committee, if their posts affect the company's image (e.g. hate speech).

Our social media policy should be part of your employee handbook or live inside the company's virtual policy database.

The social media landscape changes often, new rules and regulations about privacy are introduced and trends can also play a part (e.g. viral campaigns and movements). As such it will be updated where necessary.

Policy brief & purpose

Our social media company policy provides a framework for using social media. Social media is a place where people exchange information, opinions and experiences to learn, develop and have fun.

This policy provides practical guidelines to avoid issues that might arise by careless use of social media in the workplace.

Scope

We expect all our employees to follow this policy.

Also, by “social media”, we refer to a variety of online communities like blogs, social networks, chat rooms and forums – not just platforms like Facebook/ Twitter or Instagram.

This policy is built around two different elements: one, using personal social media at work and two, representing our company through social media.

Policy elements:

Using personal social media

Employees are allowed access to their personal accounts at work. They are expected to act responsibly and ensure their productivity isn't affected.

They must be extremely careful when posting on social media.

The company cannot restrict the content of their posts, but the company expects them to adhere to our confidentiality policies.

Employees are also cautioned to avoid violating our anti-harassment policies or posting content that might make collaboration with colleagues more difficult (e.g. hate speech, tribalistic comments etc against individuals groups where colleagues belong to).

Employees are advised to:

- Ensure others know that your personal account or public statements don't represent our company.

- They should not state or imply that their personal opinions and content are authorized or endorsed by the company. We advise using a disclaimer such as “opinions are my own” to avoid misunderstandings.
- Avoid sharing intellectual property like trademarks on a personal account without approval.
- Avoid any defamatory, offensive or derogatory content. It may be considered as a violation of our company’s anti-harassment policy, if directed towards colleagues, clients or partners.
- Confidentiality policies and laws always apply.

Representing our company

Some employees represent our company by handling corporate social media accounts or speak on our company’s behalf. When sitting behind a corporate social media account, we expect employees to act carefully and responsibly to protect our company’s image and reputation.

Staff interfacing with customers online should:

- Be respectful, polite and patient, when engaging in conversations on our company’s behalf. Staff should be extra careful when making declarations or promises towards customers and stakeholders.
- Avoid speaking on matters outside one’s field of expertise when possible. Staff should be careful not to answer questions or make statements that fall under somebody else’s responsibility.
- Follow our confidentiality policy and data protection policy and observe laws on copyright, trademarks, plagiarism and fair use
- Inform the Marketing Communications Department when they are about to share any major-impact content.
- Avoid deleting or ignoring comments for no reason. They should listen and reply to criticism.
- Never post discriminatory, offensive or libelous content and commentary.
- Correct or remove any misleading or false content as quickly as possible.

Disciplinary Consequences:

- All social media postings on our corporate account are monitored.
- Disciplinary action leading up to and including termination if employees do not follow this policy’s guidelines.

Examples of non-conformity with the employee social media policy include but are not limited to:

- Disregarding job responsibilities and deadlines to use social media at work.
- Disclosing confidential information through personal or corporate accounts.
- Directing offensive comments towards other members of the online community.
- Violation of this policy inadvertently may receive a reprimand. Repeated actions will attract stricter disciplinary actions to be agreed by a committee set up for such purposes.

8.0 IMPLEMENTATION AND MONITORING

8.1 Implementation

The creation of a marketing communications team will enable us to institutionalize the communications function making it corporate and holistic.

The responsibility of the Marketing Communications team comprises but is not limited to:

- Provide communications advice to departments and executive members around media relations, communications strategies and publications. Undertake regular analysis of the communications policy and position of the Bank.

- Brand management – ensuring that corporate identity standards are clear and followed. Provide guidance for the creation and deployment of corporate publications, safeguarding against inappropriate materials that may fail to represent the Bank to its best advantage. Graphic design and print advice, production of core corporate publication.

- External Relations – Proactive media relations that is preemptive and not reactive. Daily monitoring of media channels to evaluate and be in the know of commentary and perceptions about the Bank. Develop emergency

responses to potentially damaging scenarios. This is about setting the news agenda not just waiting to react.

- Improvement in e-communication and the Corporate Website. There are substantial savings to be made by increasing access to information through electronic publishing, saving on printed production costs.
- Management of Internal Communications and delivering key information to staff across the Bank through internal communications channels – Intranet, Office Branding etc.

8.2 Monitoring

Measurement of the Marketing Communications team's performance is linked to the yearly activities mapped out within operational planners. Evaluation is a key component of the work process and aims to identify the impact of the communication outputs.

9.0 RESPONSIBILITY

A culture of good communication is the responsibility of everyone within TAJBank and it is vital that every member of staff is willing to receive, provide and share information.

While the Marketing Communication team is responsible for setting standards, providing guidance and establishing and maintaining channels of communication, Executives, Managers, Group Heads and Team Leaders hold a high degree of responsibility to communicate openly and actively to guide their teams in developing an effective communication culture.

It is essential that we communicate in a professional and well-informed manner with anyone who meets the Bank – be it clients, external organization, vendors etc.

Messages must be consistent and appropriate to engage targets at their various levels.

10.0 EMERGENCY AND CRISIS COMMUNICATIONS POLICY AND PROTOCOLS

An effective communication strategy is a key component of an effective response to, and recovery from an emergency.

As a crisis situation unfolds, the need to communicate is immediate and will continue several days after; many TAJBank constituents must be reached with specific information.

Strategic targeting and message consistency are the primary objectives of TAJBank's communication strategy in an emergency.

The Bank's image can be positively or negatively impacted by public perceptions of how an incident is handled. Listed below are steps to follow by TAJBank employees during and immediately following an emergency or crisis.

Thus assigning responsibilities for devising and implementing an event-specific crisis communication strategy. It also helps ensure that TAJBank employees and are familiar with procedures and with their roles, particularly during an emergency.

Crisis or Emergency – Defined broadly, a crisis or emergency is an event, which can negatively impact TAJBank or its staff. Within the context of this policy, the words crisis and emergency (real or perceived) are used interchangeably in reference to any situation that:

Requires immediate and coordinated action to minimize impact on the student population.

Any situation that has a significant impact on the operation or reputation of TAJBank. s

The TAJBank Crisis Management Team serves as the primary coordinating body for dealing with crisis management. The full Crisis Management Team may be convened when a crisis or local condition is determined to have the potential to impact the safety or security of employees, create a negative impression of the brand with its external public.

Two major constituents

External constituent -

A member of the public such as customers, media, stakeholders.

Internal constituent –
Employees.

Timely Warning – Within the context of this policy, timely warning refers to the ethical and, at times, legal obligation of employees to provide a warning when a serious crime occurs that may pose a continuing threat to brand reputation and/or staff.

This timely warning will be issued in collaboration with the Chief Security Office and Crisis Management Team (CMT) members.

Responsibility of Communications Team involved in crisis situations:

Staff will ensure to:

- a. Share all facts of an emerging situation with Management immediately.
- b. Monitor the local situation and provide regular updates;
- c. Assess the current threat level and potential for escalation.
- d. Coordinate any needed actions to mitigate risks for the brand.
- e. The Head of Marketing Communication has primary responsibility for liaising with local staff, third-party security providers, government agencies, other U.S. institutions with programs in the country/region, local staff, and other resources to assess the reliability of information received about the crisis.
- f. Depending on the severity of the crisis, the Marketing Communications Team will have primary responsibility for: appropriate crisis communication strategy,
- g. Providing the content of official messages, responses, rejoinders etc.
- h. Overseeing the creation and dissemination of official TAJBank messages delivered to internal and external constituents.

- i. The Head Marketing and Communications serves as the primary media contact.

TAJBank staff will assist in managing rumors and misinformation by following this policy and by alerting the Marketing Communications Team of misinformation posted on social or traditional media.

On-Going Communication

1. The Head Marketing Communications will update internal constituencies about changes to or additional details of the situation via selected methods of communication (e-mail, internal communication (The Arena) letters, newsletters/other publications)
2. The Head Marketing Communications will continually evaluate the effectiveness of the devised crisis communication strategy and will revise as necessary by creating constituency groups, revising message content, changing the frequency of communications, etc.
3. The Head Marketing Communications will continue to monitor coverage of the situation in social media and correct misinformation as quickly as possible throughout the crisis lifecycle.
4. The Head Marketing Communications will continue to update management on all stages of the crisis to its natural end.

Crisis Communications Response Route.

1. The Head Marketing Communications will identify the source of crisis and update management immediately.
2. The Head Marketing Communications will convene appropriate members of the Crisis Management Team (CMT) or a subgroup to consider criteria and determine the appropriate communication strategy and eventually disseminating information to the appropriate audience.

The criteria will include:

- a. Threat Type • What is the threat? e.g., strike, fire, shooter, political instability, bomb threat, terrorism, murder etc. What is the potential impact to TAJBank

operations (minor, major, and catastrophic)? • Who can be impacted? • Where is this threat happening? • When did it happen? Is the situation stable, or is it likely to worsen? b. Potential consequences if situation deteriorates • death? • serious injury? • minor injury? • damage? • Disruption to TAJBank operations. Urgency • How soon does the message need to go out? (minutes, hours, days) • How much time is there for review and approval of the messaging? d. Audience • Who is our audience with whom we need to communicate? (Media, staff, customers, etc media)

11.0 DISSEMINATION OF COMMUNICATION POLICY

The Communication Policy will be reviewed every year and placed before Senior Executive Management Team of the Bank for approval.

Once approved, the Communication Policy shall be available as an invaluable resource for staff.