

We are empowered

It's important that our people have the skills to perform their role and understand the bigger picture. Everyone here has a voice to improve the way things are done. We provide people with the tools and authority to act and make decisions. We feel real accountability and ownership to act in the best interests of our customers and the Group.

This means:

- ***We enable -People have the skills to perform their role and understand the bigger picture***
- ***We encourage challenge - Everyone has a voice to improve the way things are done***
- ***We provide support -Provide the tools and authority to act and make decisions***
- ***We are responsible - There is accountability and ownership and we act in the best interest of the customer and the Group***

VALUE WE ARE EMPOWERED

Our Value	What it means for our people	What our leaders do
We enable	Everyone has the skills to perform their roles and understand the bigger picture	Leaders set individuals and teams up for success
We encourage challenge	Everyone has a voice to improve the way things are done	Leaders encourage open debate and curiosity to understand how things could be done differently
We support	Everyone has the tools and authority to make decisions and act	Leaders provide clear direction, autonomy and feedback to improve performance and potential
We are responsible	Everyone is accountable and takes ownership for acting in the interests of the customer	Leaders hold themselves and others accountable for performance and customer focus