

## **ICISA Member Guiding Principles**

ICISA and its members are committed to operate in a professional manner that is financially responsible, respectful of the environment and which demonstrates high ethical values - all in the best interest of the long-term success of our industry.

ICISA's role in the international credit and surety marketplace provides opportunities to promote behaviours and practices that contribute to sustainable growth in global economic exchanges for the benefits of our customers, the transactions and projects we facilitate, the countries where these transactions and projects are located, and our various stakeholders.

We acknowledge the value of establishing a set of Guiding Principles that underpin our behaviour in the pursuit of our objectives and in our daily interactions with our customers, our distribution partners, our peers and our stakeholders.

### **Guiding Principles**

#### Enabling Trade

We strive to conduct our business in a manner which contributes to strengthening and expansion of global trade on a sound basis.

#### Technical Excellence

We strive for the highest quality and for continuous improvement in all that we do. We strive to understand our customer's needs and the risks we are assuming and managing.

We strive to promote leadership and learning in our organisations, to build the talent pool in our industry.

#### Best Practices

We strive to promote best practices in the credit and surety industry through the exchange of information and the development and sharing of best practices around the globe.

#### Customer Focus

We strive to provide products and services that contribute to the success of our customers and distribution partners while creating value for our shareholders.

#### Integrity and Compliance

We promote integrity, fairness and an open approach with our customers, employees and other stakeholders and strive to comply with all applicable laws and regulations.

#### Sustainability

We are sensitive of environmental issues and we strive to promote environmentally sustainable business practices to protect our employees, our customers and the communities where we work.