



Guaranty Trust Holding Company plc
RC1690945

Stakeholder Engagement & Communication Policy

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Introduction

Guaranty Trust Holding Company Plc (GTCO Plc) including its Banking and non-Banking subsidiaries (collectively defined as “Group or The Group”) recognize the importance of its stakeholders and the pivotal role they play in the overall success of the Group. In today’s fast-paced and interconnected world, effective communication with internal and external stakeholders is an important strategy for the Group; facilitating clarity, coherence, and alignment across all levels and functions.

Stakeholder engagement is a vital component of good corporate governance practices, enabling The Group to understand, influence, and manage stakeholder expectations. Thus, as a result of its commitment to stakeholder engagement, the Group hereby sets out the purpose for this policy as follows:

- Ensure that the Group has a clear and defined stakeholder identification and engagement process.
- Establish the guiding principles and protocols for effective stakeholder engagement and relationship management.
- Set out the guidelines for internal and external stakeholder communication.
- Outline the responsibilities of the Boards of Directors’ in stakeholder engagement.

PURPOSE

Embedded within our unwavering commitment to efficiency, transparency, and excellence, this document aims to cultivate a culture of stakeholder-focused operations characterized by open dialogue, mutual respect, and strategic alignment, ultimately propelling us closer to our shared vision and objectives.

Communication, whether internal or external, shall be guided by GTCO's overarching vision and shared values, which are as follows:

Vision:

To be Africa's leading financial services institution.

Mission:

To make end-to-end financial services easily accessible to every African and businesses by leveraging technology and strategic partnerships.

Values: TOGETHER

T - Trust
O - Openness
G - Guidance
E - Exceptionality
T - Think Critically
H - Hard work
E - Ethics
R - Respect

SCOPE OF THE POLICY

This policy applies to all stakeholders of The Group which include, customers, employees, shareholders, media, creditors, vendors, service providers, regulators, government agencies, host communities and the general public.

GUIDING PRINCIPLES FOR STAKEHOLDER ENGAGEMENT

The Group is committed to promoting engagement with its stakeholders through these guiding principles:

- **Stakeholder Identification and Analysis:** The Group shall invest time in identifying stakeholders and assessing their interests and concerns.
- **Credible Information Dissemination:** The Group shall adhere to formal requirements for disclosing financial and non financial performance and other information pertinent to share price as a publicly traded entity and as stipulated by its respective regulatory agencies to relevant stakeholders.
- **Stakeholder Proactiveness:** The Group shall be proactive in engaging stakeholders and ensure that such engagements are based on ethics, respect, trust, transparency and fairness.
- **Collaboration:** The Group will adopt a collaborative approach in dealing with stakeholders in order to comply with the extant laws and codes applicable to The Group and all the businesses that consists of The Group.

Stakeholder Engagement Process

The stakeholder engagement process requires the Group to identify and prioritize material issues with each stakeholder. Thus, the Group engages through the following channels:

S/N	Type of Stakeholder	Purpose of Engagement	Means of Engagement
1.	Shareholders/ Potential investors	To provide shareholders with relevant and timely information. To manage shareholders' expectations. To maintain strong relationships with shareholders and provide strategy to the various businesses in the Group. To ensure good corporate governance.	Annual General Meetings Annual Report Group website Banks' websites and social media platforms Investors Calll
2.	Creditors	To maintain transparent and constructive communication with creditors. To provide timely updates on the bank's financial performance and creditworthiness. To address creditor inquiries and concerns.	Credit Ratings Financial Reports Email correspondence Banks' websites
3.	Employees	To facilitate effective internal communication. To provide employees with strategic direction and information on company policies, procedures, and organizational changes. To foster a culture of transparency, collaboration, and employee engagement. To address employee concerns and feedback.	Internal Communication Channels: Intranet portal, Emails, newsletters, staff meetings Internal Policies. One-on-One performance review. Bank's website.

4.	Customers	<p>To enhance customer satisfaction and loyalty.</p> <p>To gather feedback on products, services, and customer experiences.</p> <p>To address customer inquiries, concerns, and complaints promptly and effectively.</p> <p>To build long-term relationships with customers.</p>	<p>Customer Service Channels (In-branch & Digital e-channel)</p> <p>Interactions through Relationship Officers</p> <p>Formal written correspondence.</p> <p>Bank's website and social media platforms.</p> <p>Talk to the MD</p>
5.	Government Agencies and Regulators	<p>To ensure compliance with regulatory requirements and standards.</p> <p>To stay informed about changes in regulations and industry best practices.</p> <p>To build positive relationships with government agencies and regulators</p>	<p>Rendition of statutory and regulatory reports.</p> <p>Regulatory Audits</p> <p>Bank's website and social media platforms.</p>
6.	Communities/ General Public	<p>Brand Awareness</p> <p>To build and strengthen relationships with communities and the general public.</p> <p>Engagement of market associations as a means to promote the Bank's business operations.</p>	<p>Community Development Initiatives.</p> <p>Promoting Enterprise Initiatives e.g Food & Drink, Fashion Weekend</p> <p>Employment</p> <p>Bank's website and social media platforms</p>
7.	The Media	<p>Critical stakeholders in managing public perception and dissemination of information to the general public about the Brand</p>	<p>Press Releases</p> <p>Press conferences</p> <p>Media Parleys with relevant media beats on a quarterly basis</p> <p>Executive Management annual media parley</p>

GUIDELINES FOR INTERNAL COMMUNICATION

The Group shall ensure that there are effective communication channels for communicating to all its internal stakeholders in order to achieve its overall objectives, strengthen organizational culture, and ensure teamwork amongst its employees. All internal communication is handled by Human Resources and Group Corporate Communication and must be professional.

RESPONSIBILITY & SPOKESPERSON

The ultimate responsibility for all communication and information dissemination resides with the Group Chief Executive Officer (GCEO), in collaboration with the Chief Communication Officer and Managing Director's (MD) of all subsidiaries.

The Chief Communication Officer (CCO) is accountable for implementing this policy and is expected to be supportive and professional in their approach to making it truly effective.

PERIODIC REVIEW

The Stakeholder Engagement and Communication Policy shall be reviewed every 3 years to ensure the policy remains relevant.

This Policy may be amended only by the Board supported by Group Corporate Communication.