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Definitions
The following words and expressions mean - as set in this policy - the meanings described to them unless indicated in the text clearly otherwise:

Saudi United Cooperative Insurance Company (Wala’a) Board / BOD - Board of Directors of the company.
CMA – Capital Market Authority.
First-degree relatives - father, mother, husband, wife and children.
Related Party:
1) means "a related person " with regard to executives Managers, board member or an individual shareholder owns a large proportion of the shares, any of the following:

A) The husband, wife and minor children (collectively referred to as "the" family” of the individual”).

B) any company, the individual or any members of his family or more than one individual of them together, or the individual and any family members or more than one individual of them together, has any interest in its capital either directly or indirectly, allowing them the ability to:

- vote or control the votes of or more than ٪۰۵ in the General Assembly with respect to all or most of the issues.
- appoint or remove board members for the majority of voting rights owners at meetings of the Board of Directors with respect to all or most of the issues.
"a related person" means with regard to a company owns a large percentage of shares:

(A) Any other subsidiary, holding or colleague company owned by the original company itself.

(B) Any company members of the board of directors are accustomed to act in accordance with the directions, instructions or the company that own a large proportion of the shares.

(C) Any company that is the company that owns a large proportion of the shares, and any other company, defined in paragraph (a), (b) together, any institution in the capital either directly or indirectly, allowing them to:

• Vote or control the votes of or more than ۳٪ in the General Assembly with respect to all or most of the issues.

• Appoint or remove board members for the majority of owners having voting rights at meetings of the Board of Directors with respect to all or most of the issues.

Stakeholders - anyone has an interest with the company, such as shareholders, employees, creditors, customers, suppliers, and society.

(2) يقصد ب "شخص ذي علاقة" فيما يتعلق ب شركة تملك نسبة كبيرة من الأسهم:

أ) أي شركة أخرى تكون تابعة لها ، أو قابضة لها ، أو تابعة زميلة لها تملك الشركة الأم نفسها.

ب) أي شركة تكون أعضاء مجلس إدارتها معتادين على التصرف وفقاً لتوجيهات أو التعليمات التي تملك نسبة كبيرة من الأسهم.

ج) أي شركة تكون للشركة التي تملك نسبة كبيرة من الأسهم ، وأي شركة أخرى ورد تعرفها في الفقرة (أ) أو الفقرة (ب) مجتمعين ، أي مصلحة في رأسمالها سواء بشكل مباشر أو غير مباشر بما يتيح لهم القوة على:

• التصويت أو السيطرة على أصوات نسبة تساوي أو تزيد على ۳٪ في الجمعية العمومية فيما يتعلق بكل أو معظم المسائل.

• تعيين أو عزل أعضاء مجلس الإدارة المالكين لغالبية حقوق التصويت في اجتماعات مجلس الإدارة فيما يتعلق بكل أو معظم المسائل.

 أصحاب المصالح- كل شخص له مصلحة مع الشركة مثل المساهمين، العاملين، الدائنين، العملاء، الموردين، والمجتمع.
Conflict of Interest Policy for Board of Directors, Executives Managers and Shareholders

Introduction:
The company is committed in its works to professional practices that requires to behave in honesty, integrity, credibility and ethical values in all its business and dealings with shareholders, employees, customers, suppliers, competitors, supervisory authorities, government bodies, the public, and business community, allowing open and fair competition in accordance with competitive and equivalent terms.

This Policy is interested in protecting the company interests through organizing the possible conflict of interest with all members of the Board of Directors, executive management, employees, shareholders and other relevant authorities, including what may be misuse of company assets, facilities via operations with related persons in accordance with the regulations emanating from the list of the Capital Market Authority and the list of corporate governance, regulations in force, company regulations and policies. The company aims to earn the clients trust through preventing and reducing conflict of interest or organizing in accordance with the regulations in force, it also works to regulate the use of the company resources and assets to achieve its mission and objectives and to disclose any conflict between personal interests, the company interests and management effectively.

سياسة تنظيم تعارض المصالح لأعضاء مجلس الإدارة والمديرين التنفيذيين والناشرين

تعميد:
تلتزم الشركة في أعمالها بالمعايير المهنية التي تتطلب منها أن تتنسق بشكل يحترم الأمانة والنزاهة والمصداقية والقيم الأخلاقية في جميع أعمالها وتتعاملها مع الناشرين الموظفين، والعملاء، والناشرين، والناشرين، والجهات الآشيرة، والجهات الحكومية، والجهات الأخرى، ومجتمع الأعمال، وعلاوة علامة مفتوحة وفقًا لشروط تنافسية متنافسة.

هذه اللائحة تعنى بحماية مصالح الشركة، من خلال تنظيم تعارض المصالح المحتملة مع كل من أعضاء مجلس الإدارة، والإدارة التنفيذية، الموظفين، الناشرين، والناشرين ذات العلاقة الأخرى، وفقًا لما قد يكون إساءة استخدام أصول الشركة وماتتها أو من خلال تعاونها مع الأشخاص ذوي العلاقة، وذلك وفقًا للضوابط المتبعة من لائحة هيئة السوق المالية، ونظام حركة الشركات، ومنظمة الأعمال، والناشرين، وسياسات الشركة، وتهدف الشركة إلى دفع ثقة المعاملين معها بالذكاء والاحترام من تعارض المصالح أو تنظيمها وفقًا للأنظمة المتعلقة، كما تعمل على تنظيم استخدام موارد وأصول الشركة لتحقيق رسالتها وأهدافها، والكلف عن أي تعارض بين المصالح الشخصية ومصالح الشركة وادارتها الفاعلة.
# First: General Policies

1. The company takes into consideration that all transactions should be done based on regular just bases and seeks for justice and fairness in transactions with customers including suppliers, customers, partners, shareholders and employees.

2. Board of directors, executive managers and all employees of the company abide to the Capital Market Law and Implementing Regulations issued by Capital Market Authority, as well as abiding Corporate Laws and other implemented Laws.

3. This Policy is not a substitute for revert the related laws and regulation such as the corporate law, Capital Market Law and Implementing Regulations issued by Capital Market Authority and company policies and procedures.

4. Board of directors, executive managers, employees of the company and related parties should abide to this Policy. Also, they acknowledge that there is no any conflict of interest case that incurred or likely to happen which has not has been disclosed.

5. Board of directors, executive managers, employees of the company and the related parties should disclose and report their personal interests and the person who confronts any conflict of interest situation holds the responsibility of disclosing. The disclosure should be written and submitted to the higher organizational authority.
٦. Board of directors, members of BOD sub-committees, executive managers of the company and employees should not join or participate in any activity that opposes directly or indirectly with the company's interests, it is necessary to take in advance the necessary written approval by completing the regulating procedures.

٧. Board of directors, executive managers and all employees of the company abide not to use the assets of the company or its resources for personal interests or other purposes not included within working scope of the company. Also, they abide to protect the tangible and intangible assets of the company from damage, loss, theft and misuse. Assets of the company include-for example and not limited to- Assets, Resources, Properties, Machines, Equipments, Materials, Electronic Data & Programs, Documents, Information, Company Name/Brand and Logo.

٨. Board of directors, members of BOD sub-committees, executive managers of the company and employees are not allowed to trade / deal based on internal / nonpublic information.

٩. Board of directors, members of BOD sub-committees, executive managers of the company are not allowed to trade / deal on company shares in the stock market within the ban periods defined by the Capital Market Authority.
10. Company makes its decisions based on economic rules that meet its interests as first priority.

11. Board of directors, members of BOD sub-committees, executive managers of the company and employees and other stakeholders are banned to disclose any confidential information about the performance of the company and its plans and to maintain confidentiality of information received by any of them and protect such information from unauthorized use or disclosure to any party whatsoever, aiming to make all parties to have equal opportunities in access and get company information through the disclosure in the Saudi Stock Exchange "Tadawul", any above-mentioned party is not entitled to whether during or after his service in the company to disclose any confidential information outside the company unless authorized by the Board of Directors, or for legalities matters, it is also not allowed to use any confidential information to achieve personal gain or to other related parties.

12. Any persons / related parties of the company, employees are not allowed to accept any gifts, benefits, services, or anything of value from other party or a persons, so as not to affect the objectivity of person / the employee decision and not to affect his abilities in performing his duties and responsibilities and not to waste the company interests, damage, or achieve personal benefits or private benefits to the donor, in case
of receiving any gift you must seek the approval of HR manager within 24 hours by completing form number 2 (attached).

13. Material developments must be disclosed including any transaction between the Company and a related party or any arrangement through which the Company and a related party invest in any project or asset or provide financing.

14. Company must include within its annual financial statement a report issued by the directors including a description of any transaction between the company and any related party, information relating to any businesses or contract to which the company is a party and in which a director of the issuer, the CEO, the CFO or any person related to any of them is or was interested, or if there are no such businesses or contracts, the company must submit an appropriate statement.

Second: The Policies related to members of the Board of Directors:

1. No member of the Board - without the approval of the General Assembly renewed every year – is entitled to have an interest directly or indirectly in company business and its contracts, with exception of the work done via general competition if the board member’s offer was the best offer.

2. No member of the Board - without the approval of the General Assembly renewed...
The company should include a separate agenda item for the General Assembly approval of the business and contracts that a board member has an interest in, directly or indirectly in, or to approve the participation of a member of the Board of Directors in an activity that would compete with the company's activity or trade in one of the company's activity, including mentioning the name of the member, deal nature, terms of duration, and value of the deal (each deal to
separated) and attaching auditor's report of these deals and contracts in accordance with forms issued by the Saudi Organization for Certified Public Accountants, and to vote in the General Assembly on each case of conflict of interest separately.

7. Insurance and re-insurance contracts are excluded from the business above, it requires equality among the members of the Board of Directors and the rest of the customers and not to grant special treatment or preferential differentiate them from other clients.

8. A member of the Board of Directors represents all shareholders, and abides to do the interest of the company in general and not to meet the interest of the group he is representing or voted for his appointment in the Board of Directors.

9. The company should not provide financing of any kind for its board members, or to grant / make guarantee for any loans the BOD members held with others.

10. A member of the Board of Directors - or any person of his family - commits to halt trading during quarterly and annual trading ban periods, as determined by the related authorities.

11. A member of the Board of Directors obliges not to misuse the company's assets, facilities or properties.

مع ارفاق تقرير مراجعة الحسابات الخاص عن هذه الأعمال والعقود وفق النماذج الصادرة عن الهيئة السعودية للمحاسبين القانونيين ، وتم التصويت في الجمعية العامة على كل حالة من حالات تعارض المصالح على حدة.

7. يستثنى من الأعمال والعقود المشار إليها اعلاه عقود التأمين و إعادة التأمين و التي يشترط فيها الأنصاف و المسارح بين اعضاء مجلس الإدارة و باقي العملاء و عدم منح اعضاء مجلس معاملة خاصة أو تفضيلية تميزهم عن العملاء الآخرين.

8. يمثل عضو مجلس الإدارة جميع المساهمين ، ويملم بالقيام بما حقق مصلحة الشركة عموما وليس ما حقق مصالح المجموعة التي يمثلها أو التي صوتت على تعيينه في مجلس الإدارة.

9. لا يجوز للشركة أن تقدم تموييلاً تقنياً من أي نوع لأعضاء مجلس إدارتها ، أو أن تضمن أي تمويل يعده أهدام مع الخبر.

10. على عضو مجلس الإدارة - أو أي شخص ذي علاقة به – الاستماع لوزن التفاوض بأسم الشركة خلال فترات حظر التحالات الربع سنوية والسنوية ، حسب ما تقرر الجهات المختصة.

11. على عضو مجلس الإدارة الاستماع بعدم إساءة استخدام أصول الشركة ومرافقها وممتلكاتها.

12. على عضو مجلس الإدارة إشعار الشركة وهيئة السوق
12. A board member should notice the company and the Capital Market Authority in the following cases:

A - When he is appointed, of what he owns or has an interest in of the rights of shares or debt tools of the company.

B - When becomes an owner or his interest therein of the convertible rights of shares or debt instruments of the company.

C - When a change occurs in the ownership or interest of (٥٪) or more of the convertible shares or debt instruments owned by him in the company, or of (١٪) or more of the convertible shares or debt instruments of the company.

D - When changing the objective of ownership that was previously disclosed.

13. Making sure annually of the independence of the independent members of the Board of Directors, and to ensure there is no conflict of interest if BOD member serves Board of Directors in another company.

14. Each member of the board of directors needs to work to avoid conflicts of interest and even suspicion of a conflict of interest.

Third: Policies related to senior executives:

1. Executive Managers in the company are to refrain from entering into any personal transactions / deals with the company without prior approval of the Board of Directors except...
for insurance contracts according to regulations of the company and regulators.

٢. Executive Managers in the company to refrain from engaging in any acts that would compete with the company in its work and activities without the consent of the Board of Directors, and that all his own trading activities to be in accordance with the regulation and not to effect with his responsibilities and obligations towards the company.

٣. Executive Managers in the company to refrain from the exploitation of their positions in the company to achieve any benefit, interest or personal gains.

٤. Executive Managers in the company to refrain from disclosure of non-public / confidential information, or use any of that information to achieve personal interests.

٥. Executive Managers in the company - or any person relating to them - abides to stop trading in company shares during the quarterly and annual trading periods as determined by the authorities.

٦. Executive Managers in the company abides not to misuse the company assets, facilities and property.

٧. Executive Managers in the company should notice the Company and the Capital Market Authority in the following cases:

A - When he is appointed, of what he owns or has an interest in of the rights of shares or debt tools of the company.

B - When becomes an owner or his interest

| الجهات المنظمة. | ٢. على كبار التنفيذيين في الشركة الإمتاع عن المشاركة في أي أعمال من شأنها منافسة الشركة في أعمالها وأنشطتها إلا بموافقة مجلس الإدارة، وعلى أن تكون جميع الأنشطة التجارية الخاصة به وفقًا للنظام ويما لا يتعارض مع مستنداته الوظيفية والتزاماته تجاه الشركة.

٣. على كبار التنفيذيين في الشركة الإمتاع عن استغلال وضعهم الوظيفي في الشركة لتحقيق أي مصلحة أو منفعة أو مكاسب شخصية.

٤. على كبار التنفيذيين في الشركة الإمتاع عن الأنساح عن المعلومات غير العامة أو السرية، أو استخدام أي من تلك المعلومات لتحقيق مصالح شخصية.

٥. على كبار التنفيذيين في الشركة - أو أي شخص ذي علاقة به – الالتزام بوقف التداول بأسهم الشركة التي يملكها خلال فترات حظر التعاملات الربع سنوية والسنوية، حسب ما تقرره الجهات المختلفة.

٦. على كبار التنفيذيين في الشركة الالتزام بعدم إساءة استخدام أصول الشركة ومرافقها ومتلكاتها.

٧. على كبار التنفيذيين في الشركة إشعاع الشركة وهيئة السوق المالية في الحالات التالية:

أ- عند تعينه، وذلك فيما يملكه أو له مصلحة فيه من حقوق أسهم أو أوداث دين خاصة بالشركة.

ب- عندما يصبح مالكاً أو له مصلحة فيه من حقوق أسهم.
therein of the convertible rights of shares or debt instruments of the company.

C - When a change occurs in the ownership or interest of (0.5%) or more of the convertible shares or debt instruments owned by him in the company, or of (1%) or more of the convertible shares or debt instruments of the company.

D - Changing the objective of ownership that was previously disclosed.

Fourth: The Policies related to the company staff.

Staff of the company abides to the following:

1. Not to participate or trade in works would compete with the company in its work and activities without the consent of the Board of Directors.
2. Not to misuse the assets, facilities and property of the company.
3. Not to enter into any transactions with the company without the consent of the Board of Directors.
4. Not to misuse their responsibilities and duties of company confidential information for personal purpose, and not to disclose confidential information – they know about due to their responsibilities - to third parties during their service and even if they left working of the company.
5. Not to accept gifts for themselves or their relatives from parties dealing with the company, as that would lead to wasting the company's recourses, damage the company interest, or benefits to the donor.
6. All employees of the company have to inform their superiors and the HR department in:

٥ - عند حدوث تغيير في ملكيته أو مصلحته بنسبة (0.5%) أو أكثر من الأسهم أو أدوات الديون القابلة للتحويل التي يمتلكها في الشركة، أو بنسبة (1%) أو أكثر من أسهم أو أدوات الديون القابلة للتحويل الخاصة بالشركة.

٦ - عند تغير هدف التملك الذي سبق الإفصاح عنه.

رابعاً: الأحكام المتعلقة بموظفي الشركة:

فقط موظف الشركة بالآتي:

1. لا يشاركون أو يتجاروا في أعمال من شأنها منافسة الشركة في أعمالها وانشطتها إذا الموافقة مجلس الإدارة.
2. لا يستخدموا أصول الشركة ومرافقها وممتلكاتها.
3. لا يدخلوا في أي تعاونات مع الشركة بدون موافقة مجلس الإدارة.
4. لا يستخدموا إمتيازهم ومسؤولياتهم من المعلومات الخاصة بالشركة إلا غرام شخصية، ولا يفصحوا عن المعلومات المصرفية وغير العامة - التي يملؤها عليها بحسب عملهم - لأطراف آخرين، وإن تركوا العمل في الشركة.
5. لا يقبلوا الهدايا لهم أو لأفرادهم من أطراف يتعاملون مع الشركة والتي من شأنها أن تؤدي إلى اهدار مصالح الشركة أو الإضرار بها، أو تحقيق منافع خاصة للجهة المانحة.
6. على جميع العاملين بالشركة إبلاغ رؤساءهم وقسم الموارد
writing of any positions they occupy outside the company, or any interest for them or their family members with companies dealing or looking to deal with the company.

V. All employees of the company are required to disclose any related private business of them through the by filling out the attached disclosure statement. (Form 3)

V. Employees and their family members should avoid any conflict of interests situations, in respect to deal with contractors, suppliers, dealers and any individuals, companies, competitors and other institutions dealing or trying to deal with the company.

Fifth: Other General Policies:

1. External auditors must be independent and have no conflict of interest, according to the requirements of regulations and the professional standards, in the case of existence of such conflict, matter must be disclosed and such cases to be tackled in accordance with governing regulations and to meet the interest of the company.

2. Loyalty to the company or the desire to make profit should not be an excuse to violate regulations and company policies that in place.

3. Discrimination between employees, shareholders, directors, officers, customers or suppliers is not to be allowed.

4. Suppliers and contractors are allowed to compete for contracting / working with the company.

البشرية كتراثًا عن أي مناصب يشغلونها خارج الشركة، أو أي مصلحة تربطهم هم أو أفراد عائلاتهم مع شركات أو مؤسسات تجارية أو أي جهة تتعامل مع الشركة أو تسعى للتعامل معها.

7. على جميع العاملين بالشركة الإفصاح عن الأعمال الخاصة ذات العلاقة بهم عن طريق تعبئة نموذج الإفصاح المرفق. (نموذج رقم 3)

8. يجنب العاملين وأفراد عائلتهم أي أوضاع تتعارض فيها مصالحهم الشخصية، فيما يتعلق بتعاملهم مع المقاولين والموردين والتجار وأي أفراد أو شركات أو مؤسسات أخرى تتعامل أو تسعى للتعامل مع الشركة أو أحد مناصبها في العمل.

خامساً: أحكام عامة أخرى:

1. يجب أن يكون مراقبوا الحسابات الخارجيين مستقلين وليس لديهم مصالح تعارض وذلك وفقًا لما تقضيه الأنظمة والمعايير المهنية، وفي حالة وجود مثل هذا التعارض فإنه يجب الإفصاح عنه وتعامل تلك الحالات وفقًا للأنظمة التي تحكمها، وبناءً على مصلحة الشركة.

2. لا يجوز لأي طرف دفع علاقة أن يتخذ من وراءه للشركة أو من رغبتة في تحقيق الربح ذريعة لمخالفته سياسات الشركة والأنظمة السارية.

3. يحضر التمييز ضد الموظفين أو المساهمين أو العمال أو الموردين.

4. يصبح للموردين والمقاولين بالمناصفة للحصول على عمل
Sixth: responsibilities and powers of the Board of Directors and executive management for Conflict of Interest policy:

1. Managing Conflict of Interest is a major objective of Board of directors.

2. The Board may create specific committees or assign one of its sub-committees to consider the issues that are likely to involve a conflict of interest, taking into consideration the conflict of interest and achieving company benefits and to adding value to it.

3. The company is committed to complete all its commitments with suppliers and contractors promptly and fairly, in return, it expects them to do the same.

4. Executive Managers and staff are prohibited to reap unfair advantages through manipulation, concealment, abuse of confidential information, misrepresent material facts or other unfair dealing practices.

5. The company is committed to complete all its commitments with suppliers and contractors promptly and fairly, in return, it expects them to do the same.

6. Executive Managers and staff are prohibited to reap unfair advantages through manipulation, concealment, abuse of confidential information, misrepresent material facts or other unfair dealing practices.

7. Executive Managers and staff are prohibited to reap unfair advantages through manipulation, concealment, abuse of confidential information, misrepresent material facts or other unfair dealing practices.

8. Executive Managers and staff are prohibited to reap unfair advantages through manipulation, concealment, abuse of confidential information, misrepresent material facts or other unfair dealing practices.
requirements of the independency of the committee.

3. Person is not in the case of a conflict of interest unless the board of directors decides for the company transactions or dealings with other members of the Board and senior executives in the company that the situation fall on conflict of interest, and the authority of the decision with the Chief Executive or General Manager for the rest of the staff of the company.

4. Board of Directors may, according to his discretion to decide - on each individual case - Exemption from liability for conflict of interest that may arise inadvertently from time to time in the context of the person activities and his usual decisions or which may arise in the context of his work with the company, whether with regard to the interests of financial interests or hindered from doing his duty to act to the fullest extent consistent with the interests of the company.

5. When the Board of Directors decides that the situation is a conflict of interest, conflicting stakeholder adheres to correct the situation and follow all procedures decided by the Board and follow the governing procedures.

6. Board of Directors has the authority to inflict sanctions on violators of this regulation, and BOD to raise any criminal and rights issues to claim damages that may be a result from a lack of commitment by stakeholders.

7. The Board is authorized to interpret this document / policy without conflicting with
applicable regulations and laws.

8. Board of Directors approves this policy, all company employees to be aware of the policy, and to be posted on the company's website, the effective to be the date of publishing on website.

9. The Board shall ensure the implementation of these regulations, to ensure adherence to the policy and to make the necessary amendments for it.

Seventh: Examples on cases of conflict of interest:

This policy sets examples of conduct standards for a number of situations but it does not necessarily cover all other situations that may occur, and the related parties shall act on their own in line of this policy, and avoid what might seem to violate this policy. Examples of conflict of interest are as follows:

- conflict of interest arises, for example, in the event that a member of the Board of Directors or member of any of its committees or any of the employees of the company participating or in connection with any activity, or has a personal, organizational or professional interest in any business or activity may affect directly or indirectly the objectivity of the decisions of that member or employee or his abilities in performance of his duties and responsibilities towards the company.

- conflict of interest arises also in the case that a member of the Board of Directors or a senior executive receives or gets personal gain from any other party, whether directly or indirectly, taking advantage of his position and his participation in the management of the company.

For the conflict of interest arises, for example, in the event that a member of the Board of Directors or member of any of its committees or any of the employees of the company participating or in connection with any activity, or has a personal, organizational or professional interest in any business or activity may affect directly or indirectly the objectivity of the decisions of that member or employee or his abilities in performance of his duties and responsibilities towards the company.

The Board of Directors shall ensure the implementation of these regulations, to ensure adherence to the policy and to make the necessary amendments for it.
Conflict of interest may result by taking financial advantage by entering into transactions, buy, sell or leasing for the company.

Conflict of interest may also arise by taking advantage of the job by recruiting relatives in company jobs.

Make use of confidential information provided to him by job or for an authority whom he has an interest with.

A form of conflict of interest is to be in the event of the person relation with more than one body, the Board of Directors member who works for a company and this company provides services to the company that he is a member in may face a conflict of interest.

Gifts and gratuities earned by the employee are examples of conflict of interest.

Investment or ownership in a business or facility that provides services or receives services from the company or looking for dealing with the company.

Having loans or guarantees of obligations as a result of the position as a member of the Board of the company.

Doing activity that is competing with the activities of the company without prior approval of the General Assembly of the company.

Accepting of bribes and commissions, or any other amounts for services relating to suspicious acts.

Use or exploitation employee of his authority

<table>
<thead>
<tr>
<th>Company Affairs</th>
<th>Company Affairs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conflict of interest may result by taking financial advantage by entering into transactions, buy, sell or leasing for the company.</td>
<td>قد ينشأ التعارض في المصالح من خلال الاستفادة المالية من خلال الدخول في عمليات مادية بالبيع أو الشراء أو الإيجار للشركة.</td>
</tr>
<tr>
<td>Conflict of interest may also arise by taking advantage of the job by recruiting relatives in company jobs.</td>
<td>أيضا قد ينشأ التعارض في المصالح من خلال الاستفادة من الوظيفة في تعيين الأبناء أو الأقرباء في الوظائف.</td>
</tr>
<tr>
<td>Make use of confidential information provided to him by job or for an authority whom he has an interest with.</td>
<td>الاستفادة من المعلومات السرية التي توفرها الوظيفة له أو لجهة ما له مصلحة معها.</td>
</tr>
<tr>
<td>A form of conflict of interest is to be in the event of the person relation with more than one body, the Board of Directors member who works for a company and this company provides services to the company that he is a member in may face a conflict of interest.</td>
<td>إحدى صور تعارض المصالح تكون في حال ارتباط الشخص بأكثر من جهة، فعضو مجلس الإدارة الذي يعمل لدى شركة وتقدم هذه الشركة خدمات للشركة التي يكون عضوًا فيها قد يواجه حالة تعارض مصالح.</td>
</tr>
<tr>
<td>Gifts and gratuities earned by the employee are examples of conflict of interest.</td>
<td>الهدايا والإنجازات التي يحصل عليها الموظف من امثالة تعارض المصالح.</td>
</tr>
<tr>
<td>Investment or ownership in a business or facility that provides services or receives services from the company or looking for dealing with the company.</td>
<td>الاستثمار أو الملكية في نشاط تجاري أو منشأة تقدم خدمات أو تستقبل خدمات حالية من الشركة أو تبحث عن التعامل مع الشركة.</td>
</tr>
<tr>
<td>Having loans or guarantees of obligations as a result of the position as a member of the Board of the company.</td>
<td>الحصول على قروض أو وظائف بالإمكانيات نتيجة لمنصب المرء كعضو مجلس في إدارة الشركة.</td>
</tr>
<tr>
<td>Doing activity that is competing with the activities of the company without prior approval of the General Assembly of the company.</td>
<td>ممارسة نشاط توازي مع نشاط الشركة بدون موافقة مسبقة من الجمعية العامة للشركة.</td>
</tr>
<tr>
<td>Accepting of bribes and commissions, or any other amounts for services relating to suspicious acts.</td>
<td>قبول الرشاوى والعوائد، أو أي مبالغ أخرى مشبوهة تنظر خدمات تتعلق بأعمال الشركة.</td>
</tr>
</tbody>
</table>
or influence in the company for his own interest or for the benefit of others.

- Disclosing secrets information which is considered as private property of the company during his service or even after leaving the service of the company.
- The purchase of any materials, equipment or property based on internal information to sell or lease to the company may involve conflict of interest.
- Any acceptance of a gift by relative from persons or entities dealing with the company in order to influence the actions of the company, the employee may result in a conflict of interest.
- Repair or maintenance of property of the employee or members of his family at the expense of any party dealing or seek dealing with the company.
- Employee or one of his family receiving money or valuable things from any party due dealing with the company or seeks to deal with the company.
- Payment of bills required from the employee or member of his family by institution that dealing or trying to deal with the company.

- استعمال أو إستغلال الموظف لسلطته الوظيفية أو نفوذه في الشركة لمصلحته الشخصية أو لمصلحة غير
- إفشاء الأسرار أو إعطاء المعلومات التي تعتبر ملكا خاصا للشركة، والتي يطلع عليها بحكم الوظيفة، ولو بعد تركه الخدمة.
- قد تطوي على عمليات شراء أي مواد أو معدات أو ممتلكات استناداً إلى معلومات من داخل الشركة بغرض بيعها أو تأجيرها للشركة على تعارض مصالح.
- قبول أحد الأقارب لهدايا من أشخاص أو جهات تتعامل مع الشركة بهدف التأثير على تصرفات الموظف بالشركة.
- قد ينتج عنه تعارض المصالح.
- إصلاح أو إنشاء ممتلكات للموظف أو أحد أفراد عائلته على نفقة أي جهة تتعامل مع الشركة أو تسعى للتعامل معها.
- تسليم الموظف أو أحد أفراد عائلته من أي جهة لمبالغ أو أشياء ذات قيمة بسبب تعاون تلك الجهة مع الشركة أو سعياً للتعامل معها.
- قيام أي جهة تتعامل أو تسعى للتعامل مع الشركة بدفع قيمة فوائض مطلوبة من الموظف أو أحد أفراد عائلته.
Enclosure (1) a special form of conflict of interest policy:

Commitment

I / ____________________________ pledge and acknowledge - As ____________________________ I have reviewed the conflict of interest policy for company ____________________________ emanating from the Regulations of the CMA and understood, and therefore I accept and stick to the following:

- Not having any personal gain or profit directly or indirectly from my position as a member of the Board of Directors or employee in the company or being a related party of the company.
- Not using any information concerning the company or its assets or resources for personal belongings or use them to own benefit.
- I would also like disclose as of this date that I own or have investmen or interest in activities or following facilities:
  1. ______________________________________
  2. ______________________________________
  3. ______________________________________

In addition, I confirm that I am not participating directly or indirectly in any arrangements, agreements, investment, or any other activity with any of the vendors, suppliers, or any other party that has activity with the company and which may involve a personal benefit or interest to me.

Signature

.............................................................................................................................

Date ...... / ...... / ............
Cor. to ...... / ...... / .............

ملحق (1) نموذج إقرار خاص بسياسة تعارض المصالح:

تعهد وقرار

أقر وأتعهد أنا / ____________________________ بأتي قد اطلعت على سياسة تعارض المصالح الخاصة بالشركة السعودية للتأمين التعاوني (ولاء) المنافقة من لا نحة هيئة السوق المالية وفهمتها، وبنا عليه أوافق والالتزام وأتعهد بما يلي:

- عدم الحصول على أي مكسب أو أرباح شخصية بطريقة مباشرة أو غير مباشرة مستفيدة من موقعي كعضو مجلس إدارة أو موظف في الشركة أو يكون طرف أو علاقته بالشركة.
- عدم استخدام أي معلومات تخص الشركة أو أصولها أو مواردها لأغراض شخصية أو استغلالها لمنفعتي الخاصة.
- كما أود الإفصاح اعتبارا من تاريخي بأنني ملك أو لم أستثمر أو مصلحة في النشاطات أو المنتجات التالية:
  1. ______________________________________
  2. ______________________________________
  3. ______________________________________

إضافة إلى ذلك أؤكد أنني لم أست شاركاً بطريقة مباشرة أو غير مباشرة في أي ترتيبات، اتفاقيات، استثمار، أو أي نشاط آخر مع أي من البائعين، أو الموردين، أو أي طرف له نشاط مع الشركة والذي قد يترتب عنه مصلحة أو منفعة شخصية لي.

التوقيع

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التاريخ ...... / ...... / ............
الموافق ...... / ...... / ............