



Cagamas is committed to conduct our business in the highest standard of integrity and good governance.

In line with the above commitment, Cagamas adopted a **No-Gift Policy** effective **1 January 2018** whereby our employees are prohibited from accepting or soliciting any gifts (festive or otherwise) with current or potential customers, vendors, or business partners.

This is to prevent any conflicts of interest, or appearance of such in our business dealings.

We thank you for your continuous support and for observing our "No Gift Policy".