

<b>SAFEGUARDING CREDITOR'S RIGHTS</b>	
<b>Date Prepared</b>	<b>Feb 10, 2020</b>
<b>Date Approved</b>	
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NATCCO MBAI's Code of Conduct sets out ethical standards and policies that aim to uphold its reputation for acting responsibly and with integrity at all times in dealings with our members, cooperative partners, suppliers, creditors, competitors and society as a whole. It is every employee's responsibility to protect the interest and integrity of the Association and maintain the highest standards of conduct to promote a high level of employee and corporate performance.

NATCCO MBAI main creditors are its suppliers. In dealing with said suppliers of goods and services, the Association shall:

- a. Maintain the highest possible standards of integrity in business relationships with said suppliers;
- b. Encourage the use of those suppliers who operate within values and standards equivalent to the Association's;
- c. Work together with suppliers to improve all aspects of performance; and
- d. Agree on terms of payment when orders for goods and services are placed, and pay in accordance with those terms.