

Throgmorton

Throgmorton UK Limited Business Charter

We, the undersigned, being the majority shareholders and ultimate controllers of Throgmorton UK Limited (“the Company”), hereby declare the basis that we, as individuals and jointly, aspire to conduct ourselves with respect to the running of the Company’s business:

1. MISSION STATEMENT

1.1 Our mission is to become the pre-eminent provider of integrated financial and administrative outsourcing solutions to the SME financial services sector.

2. CORE VALUES

- 2.1 **Integrity** - Integrity is the cornerstone of all that we do. We will never be involved in any aspect of business that may compromise our commitment to achieving our mission.
- 2.2 **Transparency** - We will be totally transparent in all our business dealings save for any conflicts with matters of confidentiality.
- 2.3 **Collegiate** - We will strive to build a professional environment with an emphasis on teamwork and not the individual.
- 2.4 **Quality** - We will endeavour to deliver quality at all times.

3. OUR SHAREHOLDERS

- 3.1 We aim to establish a strong, resilient and highly profitable business that will deliver exceptional shareholder value.
- 3.2 We will seek to minimise risk for our clients and our business.

4. OUR STAFF

- 4.1 Our employees are our greatest asset. We will treat them with respect, dignity and the appropriate mix of professionalism and friendship.
- 4.2 We will never pay lip service to our staff and we will genuinely make them part of the whole team.
- 4.3 We always treat our staff honestly and fairly.
- 4.4 We will remunerate our staff appropriately and will seek to reward exceptional service and dedication.
- 4.5 We will assist our staff to maximise their potential academically and technically by providing the appropriate level of “on the job” and formal training.

5. OUR CLIENTS

- 5.1 Our clients are the focus of all that we do.
- 5.2 We will always strive to attain a deep understanding of our client’s business in order to deliver the service they need.

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5.3 We will not oversell our capabilities. We will always be realistic in what we can provide.

5.4 We must always “tell it as it is” rather than what we think our clients want to hear.

5.5 We will avoid any conflict of interests with our clients.

6. OUR SUPPLIERS

4.1 We will treat our suppliers in the same manner as we would like to be treated.

4.2 Whilst we will expect the best from our suppliers, we will not act unreasonably towards them should they be unable to deliver.

4.3 We will not be swayed to contract with suppliers on the basis of personal enrichment.

4.4 We will settle outstanding debts without undue delay.

Signed on 16 December 2009 by

Andrew Rubio

Trevor Brown

Roger Ganpatsingh