

Manulife Vendor Code of *Conduct*

We are committed to ethical business practices and good governance, both of which are integral to how we want to do business and to our long-term success. Achieving this requires a commitment to integrity and consistent high standards from all partners, including our vendors. Accordingly, the vendors who provide Manulife with services and/or products are expected to adhere to the requirements of Manulife’s Vendor Code of Conduct (‘Code’):



Legal and Regulatory Compliance

Vendors and the products and services they provide must be in full compliance with all applicable laws and regulations at all times.



Ethical Business Practices

Vendors must act with integrity and ethical behavior in all business dealings. Vendors must not offer, pay or accept bribes or kickbacks of any kind. In addition, vendors must not give or receive any “gifts” or things of value that may influence the recipient’s decision-making.

Vendors must also be free of conflicts of interest. Vendors must conduct business in an openly competitive environment that is in compliance with all applicable anti-money laundering, anti-trust and anti-corruption laws. It is expected that vendors will be truthful in discussions with Manulife employees and representatives and that information provided during Requests for Proposals (RFP) fairly reflects the vendor’s capabilities.



Privacy and Information Security

Vendors must comply with all privacy and non-disclosure agreements and only use information obtained from Manulife for the purpose defined by the contractual arrangement. Vendors must ensure that all information and data that Manulife provides to the vendor remains confidential and secure.



Human Rights and Fair Employment and Labor Practices

Vendors must respect the dignity and human rights of all workers and be committed to fair employment and labor practices. Vendors must provide protections against workplace harassment and abuse, discrimination and violence. Vendors may not use any child or forced labor.



Anti-Slavery and Human Trafficking

Vendors must comply with all applicable anti-slavery and human trafficking laws, statutes, regulations and codes. Vendors must implement due diligence procedures for its sub-contractors, suppliers and other participants in its supply chain to ensure that there is no slavery or human trafficking.



Drug-Free Workplace

Vendors must comply with the requirements of the Drug Free Workplace Act and similar local applicable laws and regulations. Vendors shall not assign any personnel to provide services to Manulife Financial who are impaired by drug use. The use or possession of illegal drugs on Manulife property is strictly prohibited.



Health and Safety

Vendors must provide healthy and safe workplaces to their employees. Vendors must comply with relevant health and safety laws and regulations and have practices in place that aim to minimize or eliminate any hazards in the working environment.



Environmental Protection and Conservation

Vendors should proactively minimize or mitigate the environmental impacts associated with their business activities through documented policies and procedures.



Compliance with the Vendor Code of Conduct

Vendors must adhere to the Code and it is expected that vendors will monitor compliance with the Code and promptly report any violations to Manulife. Manulife reserves the right to monitor, assess, and audit all vendors according to the Code. Manulife may discontinue business with any vendor or representative that does not adhere to the practices outlined in the Code.

For communications related to this Code, please email Vendor Code of Conduct@Manulife.com