



الوحدة الاستثمارية
مؤسسة الضمان الاجتماعي
The Investment Unit
Social Security Corporation

**Code of Conduct and Work Ethics
for Social Security Investment Unit (SSIU)
Employees**

Article (1)

This code shall be called the Code of Conduct and Work Ethics for the Employees of the Social Security Investment Unit (SSIU). The Code is issued by the Social Security Investment Unit Commission (SSIU Commission) in accordance with the provisions of Article (10) of the Social Security Investment Fund Regulation and shall be effective as of the date of approval by SSIU Commission. The Code of Conduct and Work Ethics shall not replace the rules, laws and regulations which regulate the functions of SSIU, but shall be deemed as complementary to them.

This Code of Conduct and Work Ethics is based on the principles of equity, non-discrimination, equal opportunities, transparency, accountability, loyalty, professional integrity, honesty, competence, efficiency, responsibility, and accuracy in performing duties, in addition to impartiality, belongingness, loyalty, cooperation, as well as determination to fulfill the SSIU's mission and objectives, responsibility-holding, and placing SSIU's best interest over self interests.

Article (2): Definitions

SSIU: The Social Security Investment Unit established pursuant to Bylaw No. (111) of 2001; the Social Security Investment Fund Regulation, and its amendments

Commission: Social Security Investment Unit Commission (SSIC).

Chairman: Chairman of the Social Security Investment Unit Commission (SSIC).

Employee: Every person appointed pursuant to a decision issued by a competent authority to fill a vacancy listed in the job classification schedule which is stipulated pursuant to the provisions of the Human Resources Instructions, including employees appointed on a contractual basis.

Article (3): The Code's Objectives

This Code aims at:

- a. Identifying the expected behavior and conduct of SSIU's employees and the unacceptable behavior and conduct that do not comply with SSIU's values.
 - b. Establishing moral standards, primary rules and principles for professional ethics, as well as high professional values and culture for SSIU's employees; promoting commitment to these standards, rules and
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values, establishing the foundation for good practice and governance through educating SSIU's employees and directing them towards proper professional ethics and the frameworks of self-discipline which govern the course of work at SSIU, and are in harmony with applicable laws and regulations, through setting forth their duties, job responsibilities and role in improving services and promoting credibility.

Article (4) SSIU's Values

A. We invest responsibly:

- Social responsibility :Continuously strive to develop the society that we live in, by contributing our resources
- Integrity: Commitment to 'honesty' and 'worthiness of character'
- Empowerment: We trust you to make the right decisions

B. We work professionally :

- Teamwork: We will use the strength of our bonds to achieve our mission
- Meritocracy: We will reward the talents and abilities exhibited by you
- Trust: Strong faith in our employees

C. We believe in corporate governance:

- Transparency: A manifest clearness and openness in all our actions
- Justice: commitment to fairness

Article (5): Scope of Application

This Code shall be applicable to all SSIU's employees and to SSIC Chairman.

Article (6): Mechanisms of Application

Each newly-hired employee shall sign a document through which he/she pledges to abide by the provisions of this Code prior to assuming work. A copy of this pledge shall be kept in the employee's file.

Any violation of the provisions of this Code shall call for accountability, and taking necessary and disciplinary actions in accordance with the provisions of the Human Resources Instructions.

Article (7): Employee Duties and Responsibilities

a. SSIU employee shall:

1. Fulfill all job's tasks and duties, in addition to any other work designated to his/her outside work hours and during official holidays efficiently, honestly and actively.
2. Commit to official work hours and devote work hours to fulfill job duties.
3. Execute the orders and instructions of his/her superiors, and take into consideration administrative hierarchy when dealing with job-related communications.
4. Apply laws, regulations and instructions related to work and avoid violating them.
5. Contribute to developing work approaches designated to his/her, and propose suggestions to enhance performance level.
6. Inform his/her superiors about any violation, negligence, manipulation or any other action adversely affecting work interests, or breach in applying laws, regulations and instructions, and about any malfunction or inaction in accomplishing the work committed by any of his subordinates. The direct superior informed about such violation, negligence or manipulation shall immediately pass the same to the officer in charge.
7. Behave politely and courteously with his/her superiors, subordinates and service recipients, and maintain job integrity and sound reputation.
8. Maintain absolute secrecy regarding his/her work in SSIU or SSIU's work in general throughout and after terminating his/her service at SSIU.
9. Maintain SSIU's best interests, funds and assets.
10. Inform his/her superior in case a financial confusion occurs.

b. The employee may not:

1. Use his/her job and designated powers to gain a personal benefit.
 2. Accept a power of attorney or an authorization to receive any amounts due from SSIU to third parties.
 3. Engage in commercial activities whether directly or through a mediator, accept any job outside the scope of his/her official duties with any person or entity, whether paid or not, unless such job is related to managing his/her own properties.
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4. Undertake duties for third parties through a power of attorney, whether paid or not. This provision shall not be effected in cases of guardianship or custodianship over minors, incompetent individuals, and when supervising endowments, in case the employee is a beneficiary in such endowment, or his/her appointment is conditioned by the employer.
 5. Engage in commercial speculations or receive commission there from.
 6. Accept personal gifts, privileges or benefits from any person having an interest with SSIU.
 7. Run for parliamentary or municipality elections during his/her course of service at SSIU.
- c. The Employee shall not undertake** any of the following actions without obtaining a written consent from SSUI Chairman:
1. Pass any information concerning SSIU's work to third parties, including governmental bodies and media.
 2. Make any declarations or opinions to media, or publish any article related to SSIU's work using any means whatsoever.
 3. Use any information or data he/she becomes acquainted with during the course of his/her work at SSIU for the purpose of scientific research or consultancy study.
 4. Engage in any job related to scientific or consultancy issues, whether paid or not.
 5. Enter as a party in any of the SSIU dealings.
 6. Personally keep any document of SSIU documents, a copy or any sort of reproduction, or to disclose to any person outside SSIU.
 7. Borrow from banks or specialized lending institutions.

Article (8) Internal Relations

- a. When dealing with superiors, the employee shall:**
1. Abide by executing the orders, directives and instructions of his/her superiors according to administrative hierarchy. If these orders or instructions are in violation of the effective legislations, the employee shall inform his/her superior in writing about the violation, and shall not execute such violating orders or instructions unless the superior confirms the same in writing. In this case, the employee can inform the SSIU Chairman about the committed violation. In all cases, the
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employee shall refuse executing such instructions if executing them constitutes a breach, offense, or felony that imposes a penalty pursuant to the Penal Code or any other law in force.

2. Deal with his/her superiors politely and courteously, and abstain from attempting to receive any favorable treatment by ways of adulation and deception, or through mediation or favoritism.
3. Abstain from deceiving or misleading superiors, and from keeping any information related to his/her work in order to affect issued decisions or hinder the course of work. The employee shall further cooperate with his/her superiors and provide them with his/her opinion, advice and expertise objectively and sincerely. He/she shall also provide superiors with whatever information he/she has in order to maintain the work's best interest.
4. Inform superiors of any violation or difficulty he/she may face while working.
5. Keep his/her new superior fully and accurately informed of any matters or documents, including pending issues to guarantee work continuity.
6. Inform his/her superiors about any violation, negligence, manipulation or any other action adversely affecting work interests, or breach in applying laws, regulations and instructions, and about any malfunction or inaction in accomplishing the work committed by any of his/her subordinates. The direct superior informed about such violation, negligence or manipulation shall immediately pass the same to the officer in charge.
7. Report cases of attempted actions which may harm SSIU's interest, or violate laws and instructions through sending a complaint to suggestions and complaints box, or directly inform the SSIC Chairman, or the Director of Control and Internal Auditing Department, or the Director of Risk Managing Department.

b. When dealing with colleagues, the employee shall:

1. Treat his/her colleagues with respect, tactfulness and honesty, maintain sound and friendly relations with them without discrimination, respect their privacy and abstain from exploiting any information related to their private life with the intention of abuse.
2. Cooperate with his/her colleagues and share his/her views with them with high professionalism and objectivity, offer assistance to them where possible in order to solve problems which they may face at work, and make sure to promote positive attitudes among colleagues in order to help in enhancing job performance, improve work environment and establish appropriate institutional culture in SSIU.
3. Abstain from any immoral behaviors, practices or acts that may violate public morality or decent conduct.

c. When dealing with subordinates, the employee shall:

1. Develop his/her subordinates' potentials, help and motivate them to improve their performance, and act as a role model to them in complying with applicable laws, regulations and instructions.
 2. Convey knowledge and experiences he/she has acquired to his/her subordinates, and encourage them to increase information and knowledge exchange among them.
 3. Supervise his/her subordinates, hold them accountable for their work, evaluate their performance objectively and impartially, and seek to provide training and development opportunities for them in accordance with related applicable regulations and instructions.
 4. Reject any pressures from third parties that may lead to dealing with the subordinate on preferential treatment basis.
 5. Respect subordinates rights and deal with them professionally without any favoritism or discrimination, and without any considerations to nepotism, friendships, or utilitarian concepts, and without discrimination based on gender, race, age, or
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religion, and follow principles of merit, worthiness and competitiveness.

6. Commit to make written orders to his/her subordinates in case a written note is received from the employee's subordinate stating that his/her orders or directives violate effective legislations.
7. Treat subordinates politely and courteously, and maintain job integrity and sound reputation.

Article (9) External Relations

When dealing with third parties, the employee shall:

1. Respect the rights and the interests of the others without exception, deal with them in a respectful, tactful, courteous, impartial, and objective manner without discrimination based on race, gender, religious or political beliefs, social status, age, physical appearance or any other form of discrimination.
 2. Seek to gain the third parties' trust through integrity, responsiveness and proper conduct in all acts, complying with effective laws, regulations and instructions.
 3. Accomplish required transactions promptly and precisely, and within the scope of competence, respond to the service recipients' inquiries and complaints accurately, objectively and promptly. The employee shall also explain to service recipients the reasons which led to disapproving or delaying their transactions.
 4. Deal with all documents and personal information related to individuals his/her deals with in absolute confidentiality, in compliance with effective laws and regulations. The Employee may not use such information to gain personal gains.
 5. Abstain from any action that adversely affects citizens' confidence in SSIU.
 6. Declare any illegal offers directed to his/her from third parties.
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7. Completely abstain from providing any favorable treatment to any person/party through mediation and favoritism, whether directly or indirectly.

Article (10): Accepting or Asking for Gifts, Privileges or other Benefits

- a. Abstain from accepting or asking for gifts, hospitality or any other benefits, the value of which exceeds 25 Jordanian Dinars, whether directly or by means of mediation, that may have direct or indirect influence on the employee's objectivity in executing his/her designated tasks, or that may influence his/her decisions or force him/her to be committed to anything in return for accepting them.
 - b. In case the employee is incapable of refusing the gifts, hospitality or the other benefits to which the cases mentioned in paragraph (a) of this Article do not apply, or when the employee believes that accepting certain kinds of hospitality will result in good benefit to SSIU, the employee shall inform his/her direct superior about this in writing. Accordingly, the direct superior shall inform the employee in writing, whether or not to reject offered gifts, hospitality or other benefits, be kept at the department, be donated to a charity, be disposed of or retained by the concerned employee.
 - c. The Administrative Affairs & Operations Department shall establish a register for the gifts presented to SSIU and provided for in Paragraph (b) of this Article, and the way of dealing with them, whether by having them kept in SSIU, donated, or retained by the employee.
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Article (11) Avoidance of Conflict of Interest

The employee shall:

- a. Abstain from any act that could lead to the emergence of actual, apparent or potential conflict between the employee's personal interests, on the one hand, and his/her work duties and responsibilities on the other.
 - b. Refrain from any activity that does not agree with the objective and impartial performance of his/her tasks, or may lead to a preferential treatment to any natural or legal personality while dealing with SSIU, or to adversely affect SSIU's reputation.
 - c. Inform his/her direct superior in writing immediately upon realizing that his/her interests contradict with the interests of any other person while engaging in any dealings with SSIU, or if the conflict occurs between the personal interest and the public interest, or if the employee was under pressures that conflict with his/her official duties, or cast doubts on the objectivity expected from the employee when engaging in any dealings. The employee shall also explain the nature of the relationship and the kind of conflict. The direct superior shall take respective necessary actions. In all cases, the public interest shall be taken into account when dealing with such conflict.
 - d. Not exploit his/her position, whether directly or indirectly, to obtain financial gains or possess any valuable items to achieve personal gains whether to him/her or his/her family of first and second degrees.
 - e. Refrain from exploiting or employing information obtained while performing official tasks, and after the end of his/her service at SSIU as means to achieve personal gains for him/herself or for others, whether directly or indirectly, or use the same in abusing others. The employee shall further abstain from disclosing any information in order to provide other parties with an unfair or unreasonable benefit.
 - f. Shall obtain required approvals and authorizations in accordance with relevant applicable laws and regulations, if the employee wishes to participate in collecting donations, prizes or in kind contributions to charities, the employee's direct superior may request from the employee reducing, modifying or ending such activities if such superior considers that such activities may result in real, apparent or potential conflict of interests.
 - g. Disclose the presence of any personal relation with any third parties before engaging in making a decision or recommendation respecting such party.
 - h. For a period of one year as of ending service at SSIU, abstain from accepting any job in any institution and/or company having significant official dealings with SSIU, except after obtaining a written
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approval from the SSIC Chairman. Furthermore, and after ending service at SSIU, the employee shall not give advice to the clients of such institutions and/or companies, based on information inaccessible to the public, respecting the programs and the policies of SSIU.

- i. Be informed by the direct superior, when intending to quit work, about the commitments stated in the above Paragraph (h).
- j. Not trade directly or through mediation, or accept any work outside the scope of the employee's scope of work with any person or party, whether paid or not, unless such work concerns managing his/her personal properties.
- k. Not engage in any commercial speculations or receive commissions in return.
- l. Not trade in shares or any type of securities in the local market or any other markets SSIU deals with without disclosing the buying or selling decision before execution.
- m. Not buy or sell land or properties without previously informing SSIU and before executing the same.
- n. Not engage as a party in SSIU's dealings.
- o. Not keep for personal purposes any official document related to SSIU, or a copy of it, or give access to it to other persons from outside SSIU.

Article (12) Maintenance of SSIU's Funds, Properties and Assets

- a. The employee shall maintain the funds, properties and assets of SSIU, not to waste any of its rights, exert due diligence to ensure that the funds of SSIU are appropriately and duly used. The employee shall inform his/her direct superior about any violation in using such funds and properties, or any harmful negligence or act that is detrimental to the interest of SSIU.
- b. The employee may not use SSIU's properties to obtain personal gains or promote goods or services for his own benefit or for the benefit of a third party.

Article (13) Professional Confidentiality and Information Security and Protection

a. Confidentiality:

1. The exchange of information among the employees of SSIU shall be performed on a need-to-know-need-to-do basis. It shall be necessary to realize that such information may be subjected to disclosure requirements, as per applicable laws.
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2. SSIU employees shall take all necessary, proper and logical precautions to protect the confidentiality of information against any break through or persons unauthorized of gaining access to the same.
3. The employee shall ensure that any telephone conversation is not heard by others when using the phone to give, take or discuss information of confidential nature.
4. The employee shall verify the identity of the telephone/mobile phone caller before passing any information concerning SSIU. The employee shall further ensure that such person is allowed/authorized to be informed of such information.
5. The employee who is conducting a conference call shall make sure that all parties participating in the call are concerned or authorized to participate in that conference call.
6. The employee shall not leave any confidential information as a voice message recorded using any internal or external systems.
7. The employee shall obtain prior approval from the owner of data/information classified as data/“top confidential information” before making copies of the same.
8. The employee may not printout any confidential information unless the employee authorized to receive such information is available during making the printout. This is to make sure that such information/data are kept confidential.
9. All SSIU employees shall take necessary steps to maintain the security and confidentiality of information through applying the “clean office; clean screen” policy.
10. When the service of the employee ends, and before receiving a quittance certificate, the employee shall return all entrusted items, and every other item owned by SSIU.

b. Maintaining and destroying documents and information

1. Destroy confidential documents after the expiration of preserving time as per effective instructions applied in SSIU in this regard.
 2. Not to destroy or dispose of any electronic system unless after obtaining an official decision. This shall be done in coordination with information owners that such software are absolutely unrequired, and after making sure that archived information is not needed anymore.
 3. Keep important documents and material safely in safe boxes, or lockable cabinets, according to the classification of kept information.
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c. Public Disclosures

1. SSIU employees, except those authorized, are forbidden from participating in any media meetings or making statements on any matter or information related to SSIU.
2. Employees shall not allow the media to photograph SSIU's offices unless after obtaining a formal permit.
3. ISSU Chairman shall be informed in case an employee is requested to testify in competent courts, unless such testimony is related to information the disclosure of which is forbidden by under the law, and in a manner that complies with applied laws and regulations.
4. Completely and accurately disclose any formal information requiring disclosure due to the employee's position.
5. The employee shall directly, or in advance (if possible), disclose any work relationship he/she engages in, works through, or intends to engage in working within its scope, and may result in actual or implied conflict of interests.

d. Abusing Confidential Information (Internal Information)

1. SSIU employees may not abuse or exploit their positions to gain benefits from any information they become familiar with during the course of performing their designated duties, whether for their own personal benefit, for the benefit of any SSIU employees, or any other party.
2. SSIU employees may not use, copy, or dispose of any information they become familiar with during the course of performing their designated duties to gain direct or indirect personal gains or to benefit any other party.
3. The above provisions shall remain valid even after the termination of the SSIU employee's service.

e. Password

1. The employee's password shall not contain less than 6 characters that include numbers, symbols and small and capital letters so that the password becomes more secure, while taking into consideration that letters are case sensitive.
 2. The employee shall make sure not to use passwords that are easily guessed, like birthdays or names.
 3. The employee shall keep the password private, and not to inform others of it.
 4. The password shall be changed periodically to decrease the possibility of use by any person who may have secretly obtained the password.
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5. The employee shall, when finding out that a person has gained access to his/her password, immediately change the password.
6. The employee may not write down passwords on paper or save them in a computer document so that others would not gain access to these passwords.
7. The employee shall make sure that no one is watching while entering the password using the keyboard, especially when logging in to the system.

f. Computer Equipment (Use and Ownership)

1. The employee, when discontinuing or completing any process using the system, shall lock the computer, or properly log off from the screen, while following proper procedures. When such step is taken, no process can be done unless the employee logs in again.
 2. The employee shall keep his/her computer free from any malfunctions or viruses, taking into consideration that the anti-virus program is activated automatically to get rid of viruses and spy ware which is designed to steal passwords and important user information. Such viruses can be transferred to computers through e-mails, when opening a spam mail.
 3. When completing work on files related to the department, such files shall be saved in the folder made for each employee, or the department's folder saved in the main server. This allows taking a daily back-up of these files, and preserving an updated version that can be relied on in retrieving information, in case the files are lost or corrupted. It shall be taken into consideration not to save any personal matters for the employee in these files. This is due to the limited space for saving allocated to each folder. These folders are created for official business purposes only, and the employee is the first person responsible for the loss or corruption of any personal files that are not related to work in whatsoever manner.
 4. Each employee may not misuse (delete or amend) files related to operation systems, programs or applications installed in the computers, and shall seek assistance from the IT Department, which is specialized in dealing with such issues.
 5. Users shall be fully responsible for all activities or operations executed through their ID codes.
 6. Information pertinent to each employee shall be saved in D-Drive, and not in C- Drive.
 7. No user shall be allowed to enter any detrimental or inappropriate websites, or download unauthorized programs
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through the internet, using appropriate software to control authorized content.

g. Internet Access and E-mail Use Policy

1. Employees may not use SSIU's electronic mailing tool to exchange personal messages and contents that are not related to work. Such e-mails are supervised by control departments.
2. Upon the resignation of an SSIU employee, the IT Department shall be officially informed to make sure that the employees' competences in using the system, the web, and the e-mail information are withdrawn by the end of the last working day at SSIU.
3. In case of using the Outlook Web Access, i.e. access SSIU's e-mailing tool through Internet Explorer, the employee shall:
 - i. Use the  **Public or shared computer** option before entering the system. This shall provide better user protection.
 - ii. Use  **Log Off** option rather than  to provide better user protection

h. Computer Viruses

1. The employee shall not open any spam e-mails.
2. The employee shall create confidential numbers for significant files so that no one can open the file unless those who know the number.
3. Employees may not use USBs and CDs. This will protect computers and the intranet from viruses, and keep the information as confidential as possible.

i. Unauthorized Access

1. User competences shall be accurately determined to prevent any access to any systems or information he/she is unauthorized to access, or can change.
 2. All transactions executed, along with their precise times and dates, shall be saved using the users' ID code. This guarantees detecting any unlawful use during the employee's absence from SSIU, or at least to guarantee that the employee is not held accountable for any damage or leak of SSIU information.
 3. Users shall be held absolutely responsible for protecting their secret numbers created for systems and documents, and not to disclose such numbers to others.
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j. Intellectual Property

The employee shall:

1. Coordinate with SSIU legal authorities to sign non-disclosure agreements with service providers who are contracted by SSIU to provide any consultations, apply new programs, or support new or existing systems or programs, to protect SSIU's confidential information from being disclosed and leaked, as well as protecting SSIU's employees from the consequences of any irresponsible act by any party the responsibilities agreed on with SSIU enable it to gain access to SSIU's data.
2. Any unauthorized programs may not be used/installed inside SSIU. The employee shall not further keep any copy of unlicensed programs to avoid being involved in any legal problems related to unlawful use. When such cases occur, the employee shall treat them immediately and inform the IT Department in case he/she was not able to remedy the situation. The IT Department may remove any unlicensed application upon detection, after informing the user accordingly.

Article (14) General Provisions

- a. The employee shall read this Code, be familiar with its contents and commit to its provisions. The Employee shall further sign a document by virtue of which he/she pledges to be committed to the Code. A copy of this document shall be kept in the employee's file.
 - b. SSIC Chairman, SSIC members, all employees and consultants shall be responsible for implementing this Code.
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**Personal Pledge of Commitment to the Provisions of the Code of
Conduct and Work Ethics for Social Security Investment Unit
(SSIU) Employees**

Pledge

I, the undersigned, acknowledge reading the Code of Conduct and Work Ethics of the Employees of the Social Security Investment Unit (SSIU), and I hereby pledge to completely commit to and comply with all the provisions of this Code. I shall be held fully liable in case I violate any of the provisions of this Code, and based on this I shall hereto affix my signature.

Name:

Signature:

Date:

- Copy to the concerned employee
- Copy to the employee's file
