

**DEVELOPMENT POLICY
OF
“UNICAPITAL IC” OJSC**

The "Development of Financial Markets" is reflected among the provisions of the "Strategic Roadmap for the Development of Financial Services in the Republic of Azerbaijan," approved by the Decree of the President of the Republic of Azerbaijan on December 6, 2016. This once again proves that the financial sector is one of the most important, significant, and promising areas for the future of the country's economy.

As one of the key participants in Azerbaijan's financial market, “Unicapital IC” OJSC consistently contributes to the development of the country's financial market. The primary priority of the company's development policy is precisely focused on the advancement of the financial market.

To achieve the set objectives and contribute to the development of the financial market, “Unicapital IC” OJSC should ensure its activities are based on the following principles:

- Conduct its activities based on the principles of transparency, fairness, and integrity;
- Comply with the requirements established by legislation;
- Fulfill its obligations in front of state authorities and pay taxes and other mandatory payments in accordance with the procedures, deadlines, and amounts specified by legislation;
- Implement measures related to combating money laundering, terrorism financing, and corruption;
- Protect ethical standards, business conduct rules, and the company's reputation;
- Prove itself as a reliable partner by offering clients both favorable conditions and high-quality services and products;
- Ensure customer satisfaction and constantly improve and perfect the process of measuring satisfaction;
- Ensure the complete protection of customer data and confidentiality;
- Continually improve the company's financial indicators, monitor income and expenses, and ensure the efficient use of resources;
- Form a sufficient reserve fund to fully meet obligations to customers;
- Ensure the compliance of the company's financial statements with both local legislation and International Financial Reporting Standards;
- Ensure the presence of a professional team and a healthy work environment;
- Create opportunities for employees' career development, ensure their labor safety, and regularly organize seminars and trainings to enhance employees' knowledge and skills;
- Continuously improve and perfect the quality control system and all internal processes of the company;
- Constantly work on implementation of modern technologies and innovations in its activities.