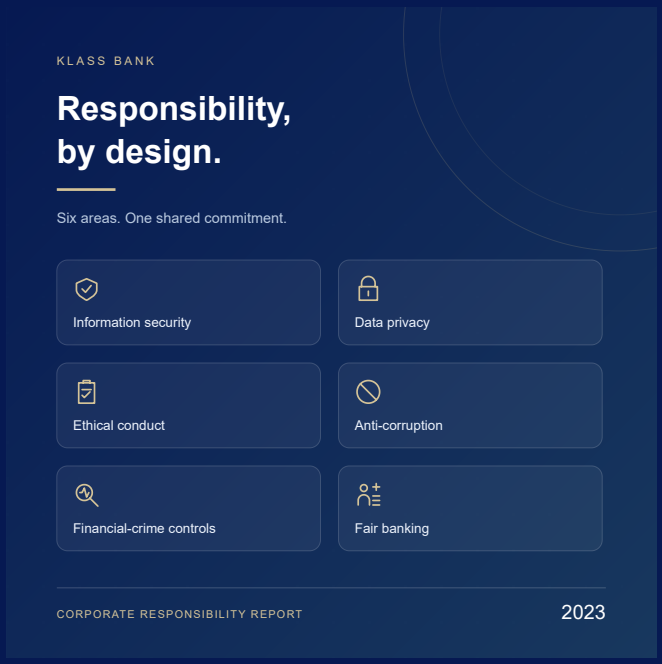
RESPONSIBILITY. IN PRINCIPLE. IN PRACTICE.

Corporate Responsibility Report

2023



INTRODUCTION

At KLASS BANK, we are committed to fostering a culture of responsibility, integrity, and sustainability. Our 2023 Corporate Responsibility Report outlines our initiatives, achievements, and ongoing efforts in key areas that reflect our dedication to ethical business practices, data privacy, and community engagement.

Protection & privacy →

Ethics & integrity →

Responsible banking →

2023 / RESPONSIBILITY IN PRACTICE

Prepared to respond. Committed to privacy.

Incident Management

KLASS BANK has established a robust incident management framework designed to ensure rapid and effective response to any incidents, including cybersecurity threats and privacy breaches. Our Incident Response Team (IRT) operates around the clock to address and mitigate risks, ensuring the safety and security of our clients' information.

24/7 Monitoring

Continuous monitoring of systems to detect and respond to threats in real-time.

Incident Response Drills

Regular drills to ensure readiness and improve our response strategies.

Collaborative Approach

Engaging with industry partners and law enforcement to stay ahead of emerging threats.

Data Privacy

Protecting our clients' personal information is paramount at KLASS BANK. We adhere to stringent data privacy policies and comply with all relevant laws and regulations to ensure that client data is processed lawfully and securely.

Comprehensive Privacy Policy

Regularly updated to reflect the latest legal requirements and best practices.

Employee Training

Mandatory privacy training for all employees to ensure awareness and compliance.

Client Education

Providing resources and support to help clients understand their rights and protect their information.

2023 / RESPONSIBILITY IN PRACTICE

Standards that guide how we do business.

Ethics and Compliance

KLASS BANK is dedicated to maintaining the highest standards of ethical conduct and compliance. Our Code of Ethics guides our employees in making decisions that reflect our core values of honesty, integrity, and accountability.

Code of Ethics

Clear guidelines on expected behavior and business practices.

Ethics Training

Annual training programs to reinforce the importance of ethical conduct.

Whistleblower Protection

Strong policies to protect employees who report unethical behavior.

Anti-Bribery and Anti-Corruption

We are committed to preventing bribery and corruption in all forms. Our policies are designed to ensure compliance with anti-bribery and anti-corruption laws, and we provide regular training to our employees to avoid inadvertent violations.

Zero Tolerance Policy

Strict enforcement of anti-bribery and anti-corruption policies.

Regular Audits

Periodic reviews to ensure adherence to our policies.

Training Programs

Comprehensive training for all employees on the risks and implications of bribery and corruption.

2023 / RESPONSIBILITY IN PRACTICE

Recognising risk. Respecting people.

Anti-Money Laundering (AML)

KLASS BANK supports global efforts to combat money laundering and terrorism financing. Our AML program includes detailed policies and procedures to detect and prevent suspicious activities.

Risk-Based Approach

Tailored AML measures based on the risk profile of clients and transactions.

Transaction Monitoring

Advanced systems to monitor and report suspicious activities.

Collaboration

Working with regulatory bodies and other financial institutions to strengthen AML efforts.

Fair and Responsible Banking

Our commitment to fair and responsible banking is reflected in our efforts to provide inclusive financial services and support the economic well-being of our communities.

Inclusive Services

Developing products and services that cater to the diverse needs of our clients.

Community Engagement

Active involvement in community development projects and financial literacy programs.

Client-Centric Approach

Ensuring that our clients are treated with respect and integrity at all times.

CONTINUING THE COMMITMENT

Responsibility is a shared undertaking.

KLASS BANK's corporate responsibility initiatives in 2023 demonstrate our unwavering commitment to ethical business practices, data privacy, and community engagement. As we move forward, we will continue to uphold these values, striving to make a positive impact on our clients, employees, and the communities we serve.

Explore the report

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Explore the interactive report and relevant information or support.

Interactive report → Privacy → Customer concerns →

ABOUT THIS EDITION

Reporting period: 2023. This branded edition reproduces the narrative and key highlights of the supplied KLASSBANK Corporate Responsibility Report 2023. Branding, layout, illustrations and navigation were refreshed on 15 October 2026. The report has not been updated to describe 2026 operations. KLASS BANK spacing has been standardised throughout.