

Code of Ethics

DH Group is committed to upholding a set of ethical norms and values that are reflected in its Code of Ethics. This document provides general guidance on how employees of the group should conduct themselves in the course of their work. The guidelines outlined in the Code of Ethics are mandatory for all individuals who represent or act on behalf of Duna House.

We believe that our high standards of business conduct and ethical norms and values form the foundation of our good and respected business reputation, and it is therefore important that we are committed to the spirit and principles of the Code of Ethics.

We are steadfast in our conviction that this high level of business conduct, and the ethical norms and values that guide our work, must not change. These are what make our work recognized and respected, our group highly successful, and provide assurance to those who choose the Duna House brand as a customer or business partner.

DH Group respects the ten principles of UN Global Compact and the OECD Guidelines for Multinational enterprises on Responsible Business Conduct.

General Guidelines

Franchise and sub-franchise partners of DH Group conduct their activities as independent legal entities and are responsible for their own actions.

Individuals who work within the DH Group must act respectfully and ethically with all those they come into contact within the course of their work.

Employees of DH Group are obliged to practice their profession based on ethical principles and must avoid any actions that may compromise their own, their profession's or DH Group's reputation.

They must conduct their activities in the spirit of mutual cooperation, ensuring that they are in compliance with all relevant laws and regulations.

Employees must strictly adhere to all applicable laws, government regulations and requirements in the course of their work.

Discrimination of any kind, particularly based on religion, skin color, gender, sexual orientation, political affiliation, age, nationality, or disability, is strictly prohibited.

DH Group is committed to fair labor practices.

In their daily activities, employees must strive for professionalism and a deep knowledge of their field.

DH Group does not tolerate any form of corruption, including bribery or any other illegal or unethical conduct.

All employees must maintain confidentiality of sensitive information and protect the privacy of clients and business partners.

Though the Group's operation does not have a significant impact on the environment, the Group supports precautionary approach to environmental challenges, with the means of promoting environmental responsibility and encouraging the use of environmentally friendly technologies.

Employees must report any violations of the Code of Ethics to the appropriate authorities within the organization.

Loan Brokers

Loan brokers of DH Group must act with professionalism, integrity, and impartiality in their work and must avoid any actions that could be perceived as a conflict of interest.

They must provide clients with transparent and accurate information about loan products, services and fees, and must not engage in deceptive or misleading practices.

Loan brokers must respect the clients' right to privacy and confidentiality and must not share client information with third parties without their consent.

Loan brokers must comply with all relevant laws and regulations, including consumer protection and data privacy laws.

Real Estate Agents and Franchise Partners

Real estate agents and franchise partners of DH Group must act in accordance with professional standards and ethical principles in their work.

They must provide clients with transparent and accurate information about real estate properties and services and must not engage in deceptive or misleading practices.

Agents and franchise partners must respect the clients' right to privacy and confidentiality and must not share client information with third parties without their consent.

Agents and franchise partners must comply with all relevant laws and regulations, including consumer protection and data privacy laws.

They must maintain the confidentiality of client information and protect the privacy of clients and business partners.

Agents and franchise partners must report any violations of the Code of Ethics to the appropriate authorities within the organization.

Headquarter Employees

It is imperative that headquarter employees at DH Group act with the utmost professionalism, integrity, and impartiality. Professionalism means that they should perform their duties with a high degree of skill and knowledge, and with a commitment to providing excellent customer service, towards clients and franchise partners.

Integrity refers to the honesty and ethics that headquarter employees bring to their work. They should act with transparency and in the best interest of the company, while also being mindful of their own ethical standards. They should never compromise their integrity, even under pressure, and should always be fair and impartial in their dealings with others.

Impartiality means that headquarter employees should not show favoritism or bias towards any particular individual or group. They should be objective in their decision-making and be able to treat everyone equally, regardless of their position or relationship with the company. This not only helps to maintain a positive work environment, but also builds trust and confidence among all stakeholders, both internal and external.

Reporting ethical concerns and seeking advice

Legal violations or Code of Ethics related violations, concerns should be reported, at the same time advice on implementing the Code of Conduct can be requested. DH Group ensures that anonymous reports can be made, all concerns will be investigated with the involvement of internal control function and will be treated confidentially. If not anonymously reported, we aim to give feedback within 30 days. Any person making a report in good faith are protected against discrimination and unfair treatment.

Ways of reporting ethical concern or breach and seeking advice:

panasz@dh.hu

DH Group Nyrt. Reporting of ethical matters, 1027 Budapest, Kapás utca 6-12.