

EMPLOYEE HANDBOOK



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15. Policies Test	23	08 July 2022

1. INTRODUCTION

This Employee Handbook outlines the employers Human Resource related policies and procedures. Employees should read this handbook in conjunction with their Contracts of Employment as it forms part of the Terms and Conditions of Employment.

This handbook is applicable to all Anatica employees and Anatica's affiliated company employees. Employees are any person remunerated by the company in exchange for work performed on a permanent, temporary or contracted basis.

This manual is intended to increase understanding, eliminate the need for subjective decisions and help ensure uniformity and consistency throughout the company.

The handbook is not exhaustive and other policies not contained herein, may be applicable. The employer takes all reasonable steps to consult and make known its policies in a co-ordinated fashion, but it is also the employees' duty to ensure they are familiar with the policies and standard operating procedures applicable to their job functions – not all of which will be contained in the Employee Handbook.

Policies are company confidential and are subject to amendment, withdrawal, suspension, and revision from time to time at the discretion of the Board. Any amendments made to company policies will be indicated in a table of amendments, contained in this document, and communicated to employees.

1.1. Anatica corporate culture

The Anatica's Corporate Culture is synonymous with our practices and largely reflects the core values, ethos and principles of our team. At Anatica we pride ourselves in **delivering quality service** with excellence and **creating future leaders**.

To harness our internal customer service, we possess an open working system which makes way for effortless collaboration and enables cross-departmental communication. We firmly believe that the growth of our employees directly translates to the growth of Anatica; therefore, harnessing an environment that allows for an entrepreneurial attitude and critical thinking.

Operating in our dynamic environment has favorably positioned Anatica to conquer challenging times; constantly re-aligning, re-engineering and re-inventing our systems and structures to facilitate world class service. Trailblazing our way into becoming an industry leader.

We firmly believe that our corporate culture and leadership are inextricably linked and pride ourselves in an established executive team that sets a clear vision and implements successful strategies.

Every member of our team operates out of their comfort zone, constantly growing and developing. At the heart of Anatica lies our two core values: **delivering quality service** with excellence and **creating future leaders**.

2. RECRUITMENT

The recruitment process may only commence once approval is given by the managing director. The vacancy's Line Manager will manage the search and selection process.

A prospective employee will be requested to supply the employer with the following:

- A detailed curriculum vitae
- All original certificates or certified copies of applicable certificates
- Detailed records of previous employment, and reference sources
- A minimum of two previous employer reference
- Any other information which the company considers necessary for the position (e.g., Work Permits, credit, and criminal check) or consent for the company to obtain such information
- Previous pay slips

A prospective employee is likely to attend at least 2 to 3 interview rounds, which will combine competency-based recruitment methodology and various job specific assessments.

Once a placement decision has been taken an Offer of Employment can only be issued by the Line Manager with authorization by Managing Director.

Having accepted the company's Offer of Employment the employee will be expected to provide the company with the following:

- Bank account number and branch code
- A copy of Identity Document / Residence documentation
- Contact details of immediate family member / emergency contact person Signed Contract of Employment
- Non-citizens would thereafter hold the responsibility to secure a work permit within the stipulated time frame

Employees on temporary contracts will be asked to sign a temporary contract that specifies their employment terms.

Any employee joining the employer who is not a citizen must inform the company of this prior to commencing employment. In such circumstances, employees will be required to produce original documentation required by legislation, which proves they are permitted to work (i.e., work permits, visas, permanent residence, and immigration clearance).

3. PROBATION

The standard probation period is country specific (Kindly refer to country specific annexures). A longer period, up to a maximum of 6 (six) months, may be provided for in your Contract of Employment. During your probation period, you will receive regular feedback on your performance, competence, and progress from your supervisor. Where necessary, you will be provided with additional training, coaching and support.

If during your probation period, and after evaluations and additional training, you are found not adequately equipped to perform the job you have been hired to do, you will be dismissed with 1 calendar months' notice.

4. SALARIES

Salaries are paid monthly in arrears, at the end of each month.

Subject to the requirements of pertinent legislation, the company will be entitled to deduct from employees' earnings any sums due by them to the company (e.g., goods purchased from or through the company, loans, advances, guarantees, leave, commission amendments etc.). Legislated payments will be deducted from the employees' salary as prescribed.

At the discretion of management, salaries are reviewed annually. First and foremost, annual increases take into consideration company performance and inflation. Thereafter, individual performance and market trends will be evaluated to conclude a suitable increase rate. It is also important to note that these increases are not automatic.

Merit and promotion related increases are processed on an *ad hoc* basis and will be directly linked to an employee's individual performance and job-related responsibilities.

Discretionary bonuses may be paid dependent on company and employee performance. These will be paid out on completion of company's year-end audit.

The employee agrees that the employer shall have the right to apply set off in respect of all monies owed to the employer by retaining any salary, notice pay, leave pay or other remuneration owed by the employee to the employer.

5. BENEFITS

See Country specific Annexures attached hereto for details on benefits in the various jurisdictions.

6. EXPENSE CLAIMS

The company will reimburse employees for legitimate and reasonable business expenses incurred in the line of duty:

- All expenses must be authorized by the appropriate level of management prior to the expense being incurred.
- Expense claims must be submitted within 30 days from the date the expense is incurred. Original invoices must be attached to all expense claims.
- The company will not pay any individual credit cards.
- Expense claims are authorized at management's discretion provided that the correct procedure has been followed.
- Expense claims for client related expenditure must include the names of the applicable clients.

7. STAFF LOANS AND ADVANCES

The company does not grant staff loans or advances barring exceptional circumstances upon approval by the Board of the specific subsidiary company.

8. LEAVE

Refer to Leave legislation that is applicable in the Country Specific annexures.

8.1. Applying for Leave

It is important to remember that it is the employee's responsibility to ensure the company's leave policy is followed and records are kept accurately and timeously. All employees are expected to proactively manage these themselves.

It is critical that the appropriate leave policy and application process is followed consistently and correctly. Failure to do so may result in unpaid leave and/or disciplinary action.

8.2. Annual Leave

Annual Leave is applied for in advance and authorized by an employee's manager before being taken. Granting of this leave is at management's discretion and will be based on business requirements, availability of accrued leave, timely application and the employee ensuring that the correct procedure has been followed.

- 8.2.1. Employees will be entitled to annual leave on full pay at the rate of their basic salary at the time when this leave is taken. Annual leave is assessed in working days.
- 8.2.1. In general, the required leave entitlement needs to have been accrued before this leave is taken.
- 8.2.2. Employees will not be entitled to annual leave during the period of notice of termination of employment.
- 8.2.3. The employer will not pay employees in lieu of their annual leave, except on termination of employment. On termination of employment, the full leave entitlement that has been accrued will be paid out. This payment will be made as part of the final payment to the employee and is subject to the relevant taxation deductions. Staff are encouraged to utilise their leave and hence the maximum days that will be paid out on termination of employment is 15 days.
- 8.2.4. Annual Leave will be available on the various country specific annexures. (Please refer to Country specific annexure/legislature regarding annual leave).

8.3. Sick Leave

Employees are required to submit a **Sick Leave** application for all sick leave taken within a maximum of 1 day of returning to work after an absence. It is the employee's responsibility to complete the leave form and to ensure the necessary authorization thereof.

In cases where an employee is aware of a planned procedure that will require sick leave, management must be notified in advance so that the appropriate arrangements can be made.

A Doctor's certificate from a Medical Practitioner registered with an officially recognized body is required if sick leave is taken:

- 8.3.1. Employees are required to scan proof of medical certificates.
- 8.3.2. Cosmetic surgery, medical check-ups and routine doctor visits does not constitute sick leave

8.4. Maternity Leave

An employee is required to notify her manager several months prior to the first day of her **maternity leave** date. Any changes to maternity leave dates should be communicated immediately upon discovery. Annual leave associated with maternity leave must be applied for in conjunction with the maternity leave application and will be granted in accordance with the annual leave policy terms guided specifically by the legislation of the country. The employer reserves the right to require a Doctor's certificate confirming employees are still fit to work prior to the date of confinement.

The purpose of maternity leave is to: -

- 8.4.1. enable employees to have reasonable time away from work to care for their new-born child.
- 8.4.2. The legislation in each employee's specific country will determine Maternity Leave legislated, as well as policies applicable in each jurisdiction. These additional policies will be available in the country specific annexures.
- 8.4.3. On return from maternity leave an employee will be entitled to return to the same, or similar job.

8.5. Adoption leave

The legislation in each specific country will determine the Adoption Leave policy, these additional policies will be available in the country specific annexures.

The purpose of adoption leave is to enable employees to have reasonable time away from work to care for their child. Upon the employees return from Adoption Leave an employee will be entitled to return to the same, or similar job.

Adoption Leave is specific to each country. Refer to country specific annexures.

8.6. Parental leave

Parental leave should be applied for on or shortly after the birth of a child.

Parental leave legislation in specific countries will determine the company policy. These additional policies will be available in the country specific annexures.

Employees should refer to country specific annexures.

8.7. Family responsibility leave

Management is entitled to request reasonable proof for the leave, e.g., a Doctor's certificate from a Medical Practitioner registered with an officially recognized body or proof of bereavement.

Family Responsibility leave is specific to each country. Refer to country specific annexures

8.8. Religious leave

Employees are entitled to religious leave. Religious leave does not accrue and will never be paid out to an employee.

Religious leave must be approved by management.

8.9. Study leave

The legislation in employees' specific country will determine Study Leave legislature, these additional policies will be available in the country specific annexures.

8.10. Public Holidays

The employer recognizes gazetted public holidays.

An employee will not be required to work on these days and the employer complies with the law that these are paid Public Holidays. However, should the employer require the employee to work on Public Holidays, the employer undertakes to confirm these arrangements with the employee.

8.11. Unpaid Leave

Unpaid leave is the exception rather than the rule and will be authorized purely at managements' discretion and following the guidelines of the country's legislated laws. These will be assessed on a case-by-case basis.

8.12. Accountability when on leave/absent

All employees of the company hold important portfolios. Therefore, it is imperative that an individual's accountability towards work is maintained at all times ensuring minimal disruption to company services. This includes during periods of planned or unplanned leave/absence: -

- 8.12.1. During scheduled absences from the office (e.g., annual leave, study leave and maternity leave etc.) employees should ensure key tasks are completed and a detailed hand over is concluded prior to going on leave. Employees should inform key players of their impending absences (e.g., reception and clients) and their likely return to resume their duties.
- 8.12.2. Telephones should be diverted to the appropriate colleagues and an out of office message on your email should read – e.g.: "Good day, you have reached the office of Unfortunately, I am out of the office until..... (date). For urgent matters please contact XX on XX or XX who will be handling matters on my behalf. Kind regards"
- 8.12.3. During unscheduled absences from the office (e.g., Sick leave or Family Responsibility leave) employees should ensure that priority issues are covered. This would include timely notification of your absence and providing your manager, or appropriate colleague/s, with the key deliverables that need to be covered in your absence.
- 8.12.4. Occasionally employees will experience situations, which will result in late arrival at work. Even in these situations' accountability is essential. As soon as you become aware that it will not be possible to get to work on time, you must inform your manager and take the necessary steps to ensure your priorities are covered.

Only when your manager or an equivalent or more senior staff member cannot be reached is it acceptable to convey the message regarding your absence via another staff member.

- 8.12.5. An employee may be out of the office for longer periods than the standard lunch period (e.g., something personal or unforeseen or a visit to the doctor or dentist etc.).
- 8.12.6. Plan this in advance ensuring you get authorization from managers and ensure your workload is covered. In the instance where special permission has been obtained for such absence or absence due to unforeseen circumstances, absence exceeding four working hours in accordance with the staff member's agreed work hours will require a half a day's annual leave application upon return to the office.

9. WORKING HOURS

The employer considers salaried employee's hours of work to be dependent on the time required to fulfil their function. Normal working hours are:

Monday to Friday:

08:00 – 17:00 (SAST) 09:00 – 18:00 (GMT+3) inclusive of a one-hour lunch break from 13:00-14:00 as and when required

There are departments that may require that the employees to work in shifts in order to perform their functions rather than the normal working hours as stated above.

Should necessity require it, employees are expected to perform such overtime duties as may be reasonably required of them from time to time, provided this does not exceed the limitations laid down in any applicable country legislation.

10. TRAINING & STUDY ASSISTANCE

Anatrica adopts a culture of continuous learning, growth, and development for all its employees. The company's learning culture extends further than purely formal channels of development and all forms of knowledge and skills transfer and mentorship are encouraged.

11. GENERAL CONDUCT

Each department has its own standard operating procedures, which are not listed in this document. The few items listed below are general standards applicable to the entire business.

11.2. Telephone Etiquette

Telephone calls should be answered within the first 3 (three) rings. You should clearly state the company's name when answering an outside telephone call, and you should clearly state your name when answering an internal telephone call.

Telephone messages should be returned as soon as practically possible, and in any event, on the same working day. If the message is received outside of working hours, the call should be returned first thing on the next working day.

All telephone conversations are to be conducted in a polite manner, and with the utmost respect for the person you are speaking to.

The Company reserves the right to record, store and/or transcribe all phone calls.

WhatsApp calls as medium of communication is encouraged with most clients and customers choosing to work remotely.

11.3. Personal Information

Employees must, within a reasonable period, notify the Employer of any change in his/her status, such as address, dependents, marital status, telephone number, emergency contacts, bank details or any other relevant changes.

11.4. Health and Safety

Employees must comply with Safety and Health Regulations and Instructions issued from time to time: -

- 11.4.1. while on company premises, to be in possession of anything that is classed as a dangerous weapon, or potentially dangerous weapon, is an offence. If an employee is in breach of this clause, he/she may be required to hand over such weapon to the company. The company also reserves the right to remove the offending party from the premises.
- 11.4.2. staff must ensure the safety of their own personal belongings and behave in a sensible manner to ensure the safety and security of themselves, other employees, and all customers.
- 11.4.3. all staff must report any suspicious items, people/behavior to management.
- 11.4.4. management reserves the right to search any member of staff when entering, whilst on duty or when leaving the premises.
- 11.4.5. employees must ensure that they are aware of safety procedures of the building and that they know how and when to use safety equipment – e.g., Fire extinguishers; and
- 11.4.6. all accidents, however minor, must be reported to Senior Management and HR at once.

11.5. Dress and Appearance

The employer expects all its employees to maintain a neat, clean, and well-groomed appearance in keeping with a professional and successful company image. Management is given discretion to guide the dress and appearance code within their areas of responsibility.

As a guideline, employees should please note that the following items are considered unprofessional:

- Jeans
- Tracksuits

- Casual T-shirts
- Revealing clothing
- Slops and takkies
- Men's open shoes
- Visible body piercing and tattoos

On Fridays employees' appearance may be more casual which would include jeans and t-shirts or similar, on condition that all interaction with clients will be conducted in non-casual attire.

11.6. Smoking

The employer practices a non-smoking policy on office premises at all times. Smoking is only permitted in areas specifically designated for this purpose or outside within the required distance from entrances etc. as stipulated by law. In addition, staff may only take smoke breaks at times that do not interfere or negatively impact work productivity.

11.7. Encouraged Communication

Good communication between staff at all levels is vital to the success of the company, so that information and ideas can be freely exchanged.

If an employee has a suggestion or criticism relating to the working environment, which would be helpful to the company, an employee should speak to a line manager or an HR Representative and make their views known.

If you have a problem (personal or professional) affecting you or your work, you are encouraged to share it with your manager. All such matters will be treated in confidence. In serious cases, the company's Grievance Procedure will apply.

12. PROFESSIONAL CONDUCT

During employment with the company, employees will be involved in a wide range of activities and responsibilities and are expected to conduct themselves with the highest standard of judgement and integrity at all times. Therefore, both during and outside of employment, the company expects all employees to conduct themselves in a manner befitting a representative of a professional organization in the financial services industry.

12.2. Intellectual Property Rights (including Inventions, Discoveries, Copyright and Documents)

All documentation, data, files, communication, or other material produced or developed by the employee that is directly or indirectly related to the business of the employer, whether alone or in conjunction with others, during the course of the employment, and all rights pertaining to such material and the information recorded thereof, are and shall remain the exclusive property of the employer.

Any exclusion to the above must be agreed to by the parties and be reduced to writing. Where the employee is uncertain with regards to the ambit of the above, the employee may approach the employer for clarification.

The employee undertakes to do everything necessary to protect the employer's title to any Intellectual Property.

12.3. Email, Computer, Network and Internet Use

The employee shall use the employer's computers, electronic tools, applications, and network as directed from time to time. These applications are installed to facilitate business communications and may be subject to periodic unannounced inspections.

All information or data created, transmitted, received, or stored using any Company communication system remains company property and may be tracked, monitored, reviewed, used, published or disseminated by the Company for any purpose it deems appropriate. Employees do not have any right or expectation of privacy with respect to such information or data.

Consequently, the use of the company's communication system to solicit any business not in the express interest of the company is prohibited.

Electronic applications may not be used to host, view, or distribute any file, message or application, which could in any way be unlawful, offensive, disruptive or compromising to the recipient/s or the company. The company wishes to steer employees away from abusive, profane language, harassment and/or unwelcome discrimination based on gender, race, age, physical attributes, disability, national origin, religious belief, or political viewpoint.

No employee may use any of these tools to send or receive any copyrighted material, trade secrets, financial information or any such similar material.

Employees should take care to ensure that computer and network security measures are not prejudiced or disclosed to any unauthorized parties.

Employees are also advised that any game playing during normal working hours is not encouraged.

Furthermore, it is prohibited to add pirated software or files to machines owned by the company.

Employees who violate this policy or who use any of these applications for improper purposes that may be harmful to the company's good name and reputation, shall be subject to disciplinary action (please see the company's Code of Good Practice for further information).

For the company's detailed IT Policy please refer to policies under the Employee Self Service portal.

Queries should be directed to the Line Management or your IT representative.

12.4. External Employment or Contract Work and/or Declaration of Conflict of Interests

For the duration of the employee's employment with the employer, the employee shall not be entitled to render services to any other person or company, unless prior written authorization has been furnished by the employer, which consent shall not be unreasonably withheld.

Any such permission granted may be withdrawn by the employer should the activities ever interfere with the employee's ability to deliver to the employer, or any conflict of interest arise.

An employee should also comply with their individual company's conflict of interest policy depending on the nature of the company's business e.g., registered financial services providers.

12.5. Company Property

12.5.1. Safekeeping

The employee agrees to the safekeeping of any property supplied by the employer, including laptop computers /other tools / equipment. The employee agrees to take care of such equipment. The employee may be held personally responsible, should it be found that damages to company property occurred due to negligence on the employees' part, and may result in disciplinary action or cost recovery from the employee.

All such equipment remains the sole property of the employer. The employee further agrees to return all such equipment in good working order on leaving the company and/or at the request of the employer.

All reports, manuals, financial statement, budgets, research papers, letters, client details, databases, marketing strategies, marketing material, passwords, correspondence or other similar documentation which was created, compiled or devised or brought into being by the employee or came into the employee's possession during employment with the company and any and all copies thereof, are and will remain the property of the company. On the day of termination of the contract of employment (for whatever reason), or earlier if required by the company, all such property shall be returned to the employer.

On termination of this contract for any reason or on a demand by the employer, the employee will immediately disclose any passwords to any systems, Programmes and/or files of the employer.

12.6. Confidentiality

The employee undertakes not to use, directly or indirectly, for his or her own benefit or that of another person and shall keep confidential and not disclose any confidential information of the employer or of the clients of the employer to any person not employed by the employer. This applies both during employment and after termination of employment.

Confidential Information shall be deemed to include but not be limited to the employer's/client's trade secrets, products, new developments, business methods, techniques, technical detail, methods of operating, costs, financial information (including investments, expenditure, employee remuneration, plans and strategy, information disclosed to the company by others such as partners, suppliers, funders and co-funders, collaborators and the like, private information of employees, names of clients and potential clients (including potential clients whom the employer has not yet contacted but intends to contact for the purposes of doing business).

The question whether information is confidential is determined by the nature of the information, even if it is not listed above. Determining whether information is

confidential is a minimum requirement for everyone working at the company. The employee must be careful and alert. If the employee is unsure whether particular information is confidential or not, then he or she shall consult the Chief Executive Officer or their direct line manager.

12.7. Usage of company time and facilities

The employee is required, within reason, to dedicate their full time and attention, during working hours, to the promotion of the company's business and the execution of their duties. Therefore, the employee's time and the employer's equipment and office machinery should be used for work purposes only. Examples of this would be:

Keep personal phone calls to a minimum. Time spent on social media sites or the internet for personal use would not be considered acceptable practice

12.8. Gifts

Receipts of promotional gifts such as stationery, diaries and gifts that are not of a significant value are acceptable under the company's policy. You should advise your line manager when such gifts are received.

If you are in receipt of a gift or any benefit, including but not limited to entertainment etc. from a business contact, which does not fall within the above parameters, you must immediately disclose the nature of it to your line manager.

Where it is decided that the gift is inappropriate in terms of the company's policy, it will be returned to the donor by the company, with a suitable explanation of the company's policy.

No gifts whatsoever can be received at an employee's home. If ever this does happen, you must immediately declare the gift, which will be considered in line with normal company policy.

No cash gifts can be received at any time.

12.9. Reporting of Suspicious or Unlawful Activities

In a business such as ours, the company must have complete confidence in the honesty and trustworthiness of employees. Should an employee reasonably suspect any unlawful or suspicious activity by anyone associated with the company (internal or external), this should be raised to your HR Representative or Line Manager immediately.

12.10. Privacy

All communications made by the employee at the employer's premises or while on duty must, except in the case of emergency, be work related and the employer has a right to access to those communications. This includes but is not limited to telephone and e-mail communication.

The employee waives the right to privacy of his/her communications at the employer's workplace or whilst on duty, and consents to the employer accessing those communications. These include any kind of communication, whether written, oral, electronic or otherwise.

12.11. Restraint of Trade

Various employees are bound by a Restraint of Trade. This is detailed in the employee's contract of employment and remains applicable at all times.

13. CORPORATE TRAVEL

13.2. Company Philosophy

Anatica strives to create a balance between traveler's comforts and cost effectiveness. The following guidelines were created to be equitable to employees while maintaining standard business practices.

Employees of Anatica will be reimbursed for necessary and actual expenses that are incurred while performing company business. While employees are not expected to suffer financial or personal hardships while traveling on company business, neither are they to enjoy financial gain nor raised standard of living. Employees are expected to exercise prudent business judgment in relation to all travel and entertainment expenses. Only actual expenditures will be reimbursed; estimated expenses are not permitted.

These policies are for all full and part-time employees, temporary employees, consultants and contractors of Anatica, as well as for any of its subsidiary companies.

13.3. Responsibility

You are responsible for your own travel expenses and for following these policies. Your department manager is authorized to approve your expense report. If your department manager is not available, there will be a designated backup to approve the report. Occasionally, there may be a need to deviate from these expense guidelines. Any expense report containing exceptions to the travel policy must be signed by the authorizing manager with a justification for the exception. All managers are ultimately responsible and accountable for living within their prescribed budgets for travel and entertainment.

13.4. Travel Agent

All travel arrangements are required to be booked through a 3-quote system. In the event that an individual insists that travel arrangements be booked in a particular way and these are not in compliance with this policy, the additional costs will be for the individual's own account, except where an executive director of Anatica has specifically authorized the expenditure.

13.5. Air travel

The best available economy class fare should be booked for all domestic flights and international flights. Obtaining 3 quotes will be mandatory before a booking is made. The employee responsible for the booking needs to corroborate and select the best possible rate. If a cheaper flight is available, it must be booked.

Flights must be booked at least 1 week in advance of travel. The exception to this will need to be motivated for pre-authorization.

If flights are missed, then the person travelling will be liable for any related charges, except if the change is authorized by the Head of Business.

Anatrica has no preference as to which airlines employees use – price will be the only determinant.

13.6. Unused or cancelled tickets

All cancelled or unused tickets owners must attempt to procure a refund from the airline. The reasons for cancelled or unused tickets will be examined on a case by case basis. Cancellation and other costs incurred on flights where employees were at fault through lack of planning will be recovered from the employees.

13.7. Frequent Flyer Programs

Use of frequent flyer tickets or miles for business travel is not reimbursable by the Company. It is your responsibility to check that your frequent flyer number is endorsed in your bookings.

13.8. Hotels

Employees have to use hotels recommended by the Company and should include the best corporate rates available and to have no difficulties with the payments of the hotel bill. The preferred hotels are country specific, please refer to country travel annexure (e.g. In South Africa: Park Inn Hotel on Katherine Street (Johannesburg), Park Inn Foreshore (Cape Town). If there are requests for an upgrade from the hotel of choice, employees must be prepared to pay the difference. In the event that preferred hotels are not available, the budget allowance on accommodation per night (including breakfast) should not exceed the specific country hotel agreed amount per night (annual inflation escalation).

If travel plans change and the room won't be used, it is your responsibility to cancel the reservation within the required timeframe to avoid no-show charges. To cancel a room reservation.

When checking in, verify that the lowest available rate has been offered. If a late checkout is desired, request it in advance either through the hotel front desk or the travel agent. Otherwise, the posted checkout time should be observed to avoid additional charges.

When checking out, review the hotel bill to compare the room rate charged to the rate quoted on your travel itinerary, to verify incidental charges, and query any discrepancies. Both the itemized hotel statement and copy of the charge card sales slip should be submitted along with the expense report.

13.9. Parking

Airport parking if required must be arranged in advance. Individuals booking cars in will require traveler vehicle details. Other parking costs will be reimbursed on submission of valid receipts

13.10. Rental Cars

Consideration needs to be given to whether a rental car is required. Use of shuttles may be a more cost-effective option and these need to be investigated fully prior to travel. You should decline both liability and loss Damage insurance options. When you have proper authorization and are conducting business on behalf of the company, the company's insurance policy will be effective. You must have a valid driver's license to rent a car.

13.11. If You Have an Accident

It is the company's expectation that employees will act responsibly when operating motor vehicles in the course of conducting company business. The following are the procedures to be followed in the event of an accident:

- 13.11.1. In all cases wherein any injury is known or suspected, immediately contact the local police authority and wait for their arrival. Similarly, where any vehicle is significantly damaged, or is damaged to the extent that it is not capable of being safely driven from the scene, contact the police and wait for their arrival.
- 13.11.2. Exchange specific information with any other driver(s) involved, i.e., name, address, phone number and insurance company.
- 13.11.3. Notify your department manager and the finance department, as soon as possible. Submit a copy of any official documentation generated as a result of the accident to the Office Manager in a timely manner (police reports, repair bills, correspondence, etc.);
- 13.11.4. In the event of a motor vehicle accident, you may expect to be questioned by police and/or other investigating authorities about the facts and circumstances underlying the accident. The company may need to conduct its own investigation into the facts and circumstances of the accident. For that reason, you are not authorized to make any statement on behalf of the company about any fact, circumstance or conclusion relating to the accident. However, you may make a statement and provide information on your own behalf. It is your decision whether or not to make a statement or provide information on your own behalf. It is also your own decision whether or not to seek the advice of independent counsel of your own choosing concerning the accident.
- 13.11.5. Any accident might result in your conduct being investigated concerning, or being charged with, a related traffic infraction, misdemeanor, gross misdemeanor or even a felony. Statements you make relating to an accident might be used against you in a subsequent legal case or proceeding. You are not legally required to make any statement to the police or other agency and may request the presence or assistance of counsel prior to making any statement; and
- 13.11.6. If you choose to make a statement or to otherwise provide information to any investigating authority, any such statement and information should be limited to simply reporting facts, as reasonably known or estimated by you, taking care not to guess or speculate.

13.12. Entertainment

"Entertainment" is defined as when an employee of Anatrlica or its subsidiary entertains a client for business reasons. This category may include such items as a business meal, sporting event, theatre etc. Adult entertainment expenses will not be reimbursed.

Employees are to use prudent judgement when spending company money to entertain a client of Anatrlica or its subsidiaries and should preferably be pre-approved by company management. Failure to get pre-approval for entertainment expenses may result in recovery from the staff member. A business reason must exist in order to entertain a client and must be reported on the receipt. Excessive expenses may not be reimbursable to the employee, so if in doubt, check with the reporting director before an abnormally high expense is incurred.

Expenses for entertainment will be approved only when the entertainment is necessary to promote or maintain business. These expenses must be substantiated with the following information as a requirement:

Name of the individual(s) entertained and company they are from Type of expense (lunch, dinner, theatre, etc.)

Employees are expected to use sound judgement concerning utilization of company funds for entertainment purposes.

Entertainment expenses will be monitored and discussed with management monthly.

13.13. Corporate card

All travel expenses generated due to travel bookings will be paid via the company Corporate Card should one be available. If a corporate card is not available an Invoices for all travel expenses must be generated and will be required for Finance department to pay in advance. Alternatively, an employee can make the booking personally and be reimbursed by the company after payment.

13.14. Expense reimbursements

The Company will reimburse all proper, actual, reasonable, and documented expenses that are necessary to conduct and develop company business. You should keep in mind that you and the Company must comply with the requirements of your specific country in accounting for your expenses.

The Company will reimburse the employees cost of usual and reasonable air and surface transportation, lodging, car rental, meals, entertainment, and any other miscellaneous necessary expenses incurred while conducting authorized company business. Employees are expected to utilize company funds in the most cost-effective manner possible.

All travel-related business expenses must be accurately documented on an approved expense report in order to be reimbursed. All receipts indicating actual expenditure will need to accompany claims. Expense reports should be submitted within 10 days of the completion a trip.

13.15. Reimbursable Expenses (Foreign)

Actual daily allowance granted for meals, incidentals, gratuities, tips.

13.16. Non-Reimbursable Expenses

Non-reimbursable expenses generally fall into the following categories:

- They are of a personal or discretionary nature.
- They are unnecessary to achieving a business purpose.
- The Company already provides for such expenses.

Non-reimbursable items, services, occurrences, and events include, but are not limited to:

- Airline upgrades
- Baby-sitting, childcare, and pet-boarding expenses
- Bar and in-room mini-bar charges (unless bona-fide entertainment)
- Barber, hair stylist, manicurist, and other grooming costs
- Briefcases and luggage
- Charge card late fees and interest charges
- Clothing
- Family/partner accompanying traveler
- Free flight, hotel, or car rental coupons
- Hotel upgrades
- Massage and other spa charges
- Normal commuting expenses
- Personal aircraft or non-approved aircraft charter expenses
- Personal credit and charge card fees
- Personal entertainment
- Shoeshines
- Sports and Social Club (golf/ country/ tennis clubs) dues and membership
- Supplemental rental automobile insurance - CDW (Collision Damage Waiver), LDW (Loss Damage Waiver), PAI (Personal Accident Insurance), PEC (Personal Effects Coverage), LIS (Liability Insurance Coverage)
- Toiletries
- Traffic, speeding, and parking tickets
- Travel expenses for contractors, consultants, and other non-employees
- Trip or flight insurance
- Use of frequent flyer award tickets for business travel.

For help and questions on expense reporting and reimbursements contact the Accounting Department.

13.17. Miscellaneous

- Single rooms (i.e., one person to a room) will be reserved for employees on regular business trips.
- Hotel upgrades are not reimbursable.
- Housing for long-term assignments needs Manager approval.

13.18. Passports / Visas

A passport is required for all travel outside the borders of your country, and it must be valid for six months beyond the travel date. It is your responsibility to determine visa requirements (which may differ with citizenship) and health or climate related recommendations for your destination. The cost of your immunizations will be reimbursed.

13.19. Telephone Costs

Telephone calls should be made from a company office as no telephone costs will be reimbursable by the company. No offshore calls to be made on company landline. Employees are encouraged to make WhatsApp Calls instead.

13.20. Dial-up connections

Dial-up connections in hotel rooms are very expensive. Use them cautiously. Minimize connections in hotels by logging on, downloading, logging off and then logging back on to send replies.

14. ENDING EMPLOYMENT WITH THE COMPANY

14.2. Retirement Age

The company's compulsory retirement age would be dependent on country specific legislation.

14.3. Resignation/Termination of Employment

One calendar months' notice (i.e first day of the month to the last day of the month) must be given to the company in writing, when an employee leaves the company, unless he/she leaves because of disciplinary action.

The company will ensure all outstanding monies owed to the employee are paid no later than the last day of employment (e.g. leave pay owing).

Should the employee's leave balance be less than the number of workdays from pay day to the end of the month, a portion of the final salary equivalent to the remaining work days of that month, will be paid on the last day of employment.

The company will also reconcile and deduct from the final salary any monies owing to the company by the employee (e.g. staff advances, leave owing to the company, any work back obligations, study loans, staff purchases, commission correction and any other).

It is vitally important that the employee provides the company with future contact details for any required correspondence.

Before leaving the company, employees will be requested to complete an Exit Interview form.

The employee and manager will conclude a detailed hand over prior to the last day of employment. In most instances, employees will work out notice but the company does reserve the right in rare instances to pay salary in lieu of notice.

Before leaving the employee will return to the company all company property (including but not limited to: computers, equipment, security discs, passwords, documentation and all other company items).

15. POLICIES TEST

15.2. New Employees

It is a requirement that all new employees complete a policies test within two weeks of commencing employment with the company. The test takes the form of a 50 point True/ False questionnaire based on the content of the Anatica Employee Handbook as well as the social media Policy.

15.3. Existing Employees

In the event of policy amendments, or as seen fit, the company may require of existing employees to complete the Policy test. The required pass mark for this test is 80%. Should the employee fail to achieve the minimum mark then a follow up test will be scheduled within two weeks of the date of the initial test.

The company may also require from time to time for the existing employees to complete a short refresher test. This will be communicated in advance and the employees will have no less than one week to prepare.

16. CONCLUSION

The policies and procedures contained in this Anatica Policy are meant for easy referencing for the company's management and employees. Employees should refer to their Contracts of Employment for additional HR related conditions of employment.

Should any clarification be required on any of the contents of this manual, please ensure you seek clarification from a member of the executive Team or any Head of Department.