

CreditRiskMonitor Code of Ethics

CreditRiskMonitor.com, Inc. believes that acting ethically and responsibly is important to its business. Accordingly, the company has created its Code of Ethics (the "Code") to provide its policies and expectations regarding labor practices, health and safety, environmental management and ethics to all directors and employees, as well as its suppliers, contractors, vendors and consultants (collectively "suppliers") who engage in business on behalf of or with CreditRiskMonitor. We expect everyone to act in full compliance with this Code and with all applicable United States and foreign national, state or regional, local and other laws and regulations.

Specific Requirements

CreditRiskMonitor requires adherence to the following guidelines:

1. Legal Compliance. All directors, employees and suppliers must comply with all applicable laws and regulations in countries in which they operate.
2. Anti-Corruption. CreditRiskMonitor will combat corruption of any kind and shall conduct its business legally and ethically. In this regard, the company will not condone or tolerate any public or private corruption of any kind by its directors, officers and employees. The company will not condone or tolerate any act of bribery by its directors, officers or employees, or its suppliers. The company and its suppliers shall comply with all applicable laws regarding provision and acceptance of gifts, bribery and fraudulent activities. In this regard, CreditRiskMonitor's directors, officers and employees will not improperly give or receive payments or gifts in order to influence any business opportunities with customers, suppliers or governmental entities. More generally, the company and its suppliers will conduct business legally and ethically, and avoid the appearance of impropriety or unfair advantage. CreditRiskMonitor shall promptly address any corruption it discovers within its business.
3. Conflicts of Interest. CreditRiskMonitor is committed to avoiding any transactions presenting conflicts of interest involving the company's directors, officers or employees. Such conflicted transactions may include business dealings where the company's directors, officers or employees or the respective family members of such individuals would obtain an improper benefit, either directly or indirectly, from such a transaction or business dealing. CreditRiskMonitor is equally committed to avoiding any transactions which present conflicts of interest for the directors, officers or employees of its customers and suppliers.
4. Lawful Competition. CreditRiskMonitor is committed to engaging in lawful and fair competition. The company will not unfairly compete with any of its business partners, suppliers or customers. The company shall not condone nor actively allow its directors, officers or employees to misappropriate the trade secrets, confidential or proprietary information or any other intellectual property of CreditRiskMonitor's business partners, suppliers or customers in any manner.

5. Human rights. CreditRiskMonitor will only carry on business relationships with suppliers that do not violate basic human rights, as defined in the Universal Declaration of Human Rights, the Core Conventions of the International Labor Organization, and Other applicable laws.

6. Child Labor. CreditRiskMonitor and its suppliers shall follow the minimum employment age limit defined by national law or regulation, and shall otherwise comply with applicable standards. CreditRiskMonitor and its suppliers shall not permit children to perform work that may expose the children to undue physical risks or interfere with their schooling needs.

7. Freedom Of Association. CreditRiskMonitor and its suppliers must provide their employees with the right to freely associate and bargain collectively, consistent with applicable laws.

8. Forced Labor. CreditRiskMonitor will not, and will not knowingly work with any supplier that uses forced labor or prison labor nor will CreditRiskMonitor knowingly tolerate the use of physical, verbal, mental or other forms of abuse or punishment.

9. Wages and Benefits. CreditRiskMonitor's intention is to employ, and do business only with suppliers who employ, reasonable employment practices and who comply with all applicable laws and regulations regarding wage, benefit, overtime and working hours.

10. Discrimination. In accordance with applicable laws and regulations, CreditRiskMonitor and its suppliers will not discriminate on the basis of race, gender, age, religion, sexual orientation, marital status, ethnicity, nationality or political beliefs.

11. Health and Safety. CreditRiskMonitor provides, and requires that all supplier facilities provide, a safe and healthy work environment for all employees. Suppliers must utilize systems and controls which identify hazards and seek to minimize any industry-associated risks.

12. Environment. CreditRiskMonitor has a commitment to care for the environment and seeks to work with suppliers that share this commitment. CreditRiskMonitor and its suppliers will consider the potential environmental impact of business decisions, operate in an environmentally reasonable manner and consider recycling and reducing pollution.

13. Compliance with the Code. CreditRiskMonitor and its suppliers will employ management systems in order to ensure compliance with the Code and all applicable laws and regulations.

If a supplier violates this Code, CreditRiskMonitor reserves the right to either seek to terminate its business relationship with the supplier or may request that the supplier take corrective measures to become compliant, without any liability on CreditRiskMonitor's behalf to the supplier. If a director, officer or employee of the company violates this Code, the company will take disciplinary action, which may include termination of employment. CreditRiskMonitor will continue to develop its monitoring systems to assess and ensure compliance with this Code.