

Anti-Corruption Declaration

Dear Sir/Madam,

AB Rwanda offers a variety of financial services for micro, small and medium businesses. The institution has no political connections and is interested in fostering long term cooperation with its business partners.

During the selection of its business partners the institution is led by principles of fair competition. Its code of conduct clearly defines directives which forbid the institution's staff from being involved in business relations tainted by conflict of interest (situations in which the employee's personal interest is contrary to the institution's official interest).

AB Rwanda employees are well aware of the Code of Conduct and are held accountable for all breaches of the business ethics.

AB Rwanda is against the adoption of any unfairly competitive practices. The institution treats each employee who abuses his/her position for personal gain, the same way it treats any potential business partners who offers the possibility of any gains to its employees against unfair advantage in the tendering process. The institution's potential business partners who adopt unfair business methods to gain advantage in the tendering process will be excluded from all future relations with the institution.

By signing hereunder, you attest to your understanding and vouch to adhere to the aforementioned AB Rwanda business practices and fully understand the consequences of failure to do so.

We appreciate your cooperation and hope to build a fruitful and mutually beneficial long-term relationship.

Tender participant: _____

(Name, Last Name, Signature)

Tax ID: _____