

[Date]

To: All Employees

From: [Executive Name/CEO]

Subject: Our Commitment to Banking Integrity and Ethical Sales Practices

Dear Team,

At [Bank Name], our foundation is built on the trust our customers place in us. As we continue to grow, it is essential to reaffirm our commitment to the highest standards of integrity and ethical conduct in all our business dealings.

While cross-selling allows us to provide comprehensive financial solutions to our clients, it must always be guided by the following principles:

- **Customer-Centricity:** Products and services should only be offered when they provide a genuine benefit to the client's specific financial situation.
- **Informed Consent:** No account or service shall ever be opened without the explicit, documented consent of the customer.
- **Transparency:** All terms, fees, and conditions must be clearly explained before any transaction is finalized.
- **Integrity Over Volume:** Sales targets must never take precedence over our ethical obligations or regulatory requirements.

We maintain a zero-tolerance policy for any form of deceptive sales practices or unauthorized account activity. If you ever encounter pressure to bypass these standards or witness unethical behavior, you are expected to report it immediately through [Internal Reporting Channel/Whistleblower Hotline].

Thank you for your dedication to protecting our customers and upholding the reputation of [Bank Name].

Sincerely,

[Signature]

[Executive Name]

[Title]

[Bank Name]