

# Hanmi Bank

## Third Party Code of Conduct

Vendor Name: \_\_\_\_\_

### I. Purpose

This Code sets out the minimum principles that we expect your company to follow in your provision of products and services to Hanmi Financial Corporation or Hanmi Bank (“the Bank”) and any of our affiliates. “You” or “Your” means you as a company, including your officers, directors, employees, and contractors. Each member of your team engaged in providing products and services is expected to read, understand and act in accordance with it.

This Code should be read in conjunction with the agreement which governs our working relationship and sets forth the parties’ rights and obligations. We fully expect you to read and act in accordance with the agreement and terms set forth. In case of a conflict between the Code and the agreement, the agreement controls unless as otherwise specified herein or as otherwise required by law. **Also, you must ensure that any subcontractors you use in providing contracted products or services to the Bank understand and comply with the Code.** We reserve the right to audit your compliance with the Code at any time.

The Code will be posted on the Bank’s website at: <http://investors.hanmi.com/govdocs>. Any changes will be communicated to you and you agree to be bound by the most current version.

### II. Requirements

#### Assets

During the course of your duties, you may come into contact with Bank assets. Bank assets include financial assets, physical assets, technology assets, intellectual property rights, the Bank’s name and brand, and information about, our products, services, customers, systems and people. You are expected to protect all Bank assets from theft, waste or other types of loss and use such assets solely in the course of your duties. Telephones, e-mail systems and other electronic communication devices provided by the Bank are the property of the Bank and should be used for business purposes only. The Bank reserves the right to monitor, review and disclose all such data and communications through automated and manual processes as appropriate, to the maximum extent allowed by law and this Code.

#### Records

You are not to falsify any records related to your provision of products or services to the Bank. If you maintain, manage or share information (regardless of media type), you must comply with the Bank’s record retention policy for records as directed by your relationship created as a result of business activities conducted on behalf of the Bank. You are obligated to notify the Bank’s business unit manager in writing of a change to your process that would create a new record or modify, replace or make an existing record obsolete. Retention obligations should be revisited with the Bank’s business unit manager on an ongoing basis.

#### Gifts

Gifts and entertainment from you for the benefit of those associated with the Bank are generally discouraged and only permitted under limited circumstances and should be of *de minimis* value.

#### Conflicts of Interest

You will disclose all actual or potential conflicts of interest due to either business or personal relationships with customers, suppliers, business associates, or competitors of the Bank, or with

other Bank employees. If you discover a potential conflict of interest involving any Bank employee or another third party supplier, you will notify the Bank's business unit manager.

#### Political Activities and Lobbying

You will not make any political contributions or present any gifts in the name of the Bank to any candidate for public office or elected officials and you will ensure that any recipient of your own political contributions (including any affiliated political action committees) does not represent an endorsement from the Bank. Unless given prior written approval, you may not undertake activities on our behalf that would require registration as a lobbyist.

### **III. Commitments**

#### Privacy of Confidential Information

You must protect confidential information of all current and prospective customers, its affiliates and subsidiaries as stated in the Bank's Mutual Confidentiality Agreement (available upon request). In addition, you must not disclose or use at any time prior to, during or following the term of this agreement, any non-public personal information provided by the Bank as that term is defined in the Gramm-Leach-Bliley Act (Public Law 106-102, 15 U.S.C § 6801 et seq.), other than to carry out the purposes for which the Bank has disclosed such information.

You must maintain appropriate information security measures that meet the security and confidentiality objectives required by the Gramm-Leach-Bliley Act and regulations adopted thereunder.

#### Honesty, Fair Dealing and Bribery and Anti-Corruption

You will always endeavor to deal fairly and in good faith with Bank customers, suppliers, competitors, business partners, regulators, and employees. You are not to make any facilitation payments to influence actions or to obtain an advantage for the Bank.

The Bank does not tolerate bribery or corruption in any form. You will not give, or offer anything of value to anyone, whether a government official or corporate representative, to influence actions or to obtain an improper advantage for the Bank, itself or any third party.

#### Compensation and Working Hours & Conditions

You are required to comply with all applicable wage and hour labor laws and regulations governing employee compensation, reimbursements, taxes and working hours.

#### Health and Safety

You are required to provide a non-violent and safe work environment, free of threats, intimidation and physical harm, that also supports accident prevention and minimizes exposure to health risks. You are required to comply with all applicable safety and health laws and regulations in the jurisdictions in which you operate.

#### Discrimination & Diversity

You are required to comply with all applicable laws concerning discrimination in hiring and employment practices. The Bank encourages you to provide an inclusive and supportive working environment, free of harassment and discrimination, in which all employees are valued and empowered to succeed (including the use of minority owned and other diverse businesses).

#### Insider Information

Buying or selling securities while in possession of non-public information that you acquire by virtue of your relationship with the Bank is strictly prohibited, as is the communication of that information to others, whether expressly or by way of making a recommendation for the purchase or sale of such securities based upon that information.

"Inside information" is material, nonpublic information about the securities, activities, or financial condition of a corporation, public entity, or other issuer of securities. Material, nonpublic information concerning market developments may also be construed to be inside information. Information is "material" if it could have an impact on the market price of securities involved or if it is likely that a reasonable investor would consider the information important in deciding whether to purchase or sell the securities.

#### **IV. Loan Broker Compliance**

Individuals or entities that refer loans to the Bank ("Brokers") will be held to the same standard of business professionalism and compliance as the Bank. Failure to adhere to the standards of business professionalism and compliance will result in a termination of the business relationship with the Bank. Specifically, Brokers must be in compliance with the following regulations including but not limited to:

- Regulation B – Fair lending standards
- Regulation AA – Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

#### **V. Obligations**

You are required to have your own policies and procedures to ensure compliance with all your Code obligations hereunder.

You will report any violations of the Code, whether by a member of your team, a Bank employee, or another third party supplier, to your Bank business unit manager.

You should not promise or threaten to leverage your potential or existing banking relationship with the Bank or its subsidiaries in order to gain preferential treatment.

Unless our agreement expressly permits it, you may not make any public announcements about your provision of services to the Bank. This includes social media outlets. You may not affirm or deny having an agreement with the Bank. You must notify the Bank, if allowed by law, if you receive any subpoenas, regulatory requests, media inquiries, or other third party request regarding the Bank.

You will not circulate, post or distribute (on the Internet or otherwise) any photo or video taken on the Bank's premises or at work-related events. Unless our agreement expressly permits it, you will not use any form of social media to discuss any of the Bank's products or services.

#### **VI. Acknowledgement**

We have read and understand our requirements, commitments and obligations of this Code of Conduct and agree to abide by it.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Vendor Representative Name and Title