STATEMENT OF INTEGRITY

Integrity is at the heart of CIT. The trust that we inspire in our customers and

stakeholders is the key to our success as an organisation and as individuals.

We hold ourselves to the highest standard of professional behaviour. Our Code of

Integrity is the expression of values which are shared throughout CIT, its various

businesses.

In order to achieve our goals, we aim to attract and retain employees who are

passionate about delivering their work with leadership, fairness and honesty. We

recognise that we have a responsibility to each other and to our customers to uphold

our principles of integrity.

We are the custodians of the CIT brand and reputation and we continuously strive to

defend the values they represent in the marketplace. We achieve this objective by

conducting our business honestly and transparently. As part of this commitment, we

encourage an open culture where we can exchange ideas and information, seek advice

and raise concerns, without fear of retaliation.

This will allow us to serve the interests of our customers in the markets where we

choose to operate, provide opportunities to our employees and create sustainable

financial returns to our shareholders.

Lawrence Lee

Director