

CODE OF CONDUCT 2023

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CCMS	Careem Compliance Management System: Third party hosted tool used by E&C to address, control, mitigate and/or resolve issues related to ethics and compliance.
Close Family and/or Personal Relation	Careem Colleague's mother, mother-in-law, step-mother, father, father-in-law, step-father, brother, brother-in-law, step-brother, sister, sister-in-law, step-sister, husband, wife, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, aunt, uncle, first cousin, and any person, such as a romantic relation, relative, or friend, whose relationship with the Careem Colleague is so close that it could influence, or be perceived as influencing, the Careem Colleague's objectivity.
CoC	This Code of Conduct.
COI and/or Conflict of Interest	A situation that presents, or may create the appearance of presenting, a conflict between Careem's interest and the interests of the Careem Colleague and/or their Close Family and/or Personal Relation.
Colleague	Individuals representing Careem, including interns and outsource personnel.
CRL	Confidential Reporting Line.
Document	A policy, procedure, process, guidance document, playbook, template or any other document officially issued by Careem.
E&C	Ethics & Compliance team.
FCPA	Foreign Corrupt Practice Act
GEHT	Gifts, Entertainment, Hospitality and Travel
IT	Information Technology
Public Official	A public official is defined as an elected or appointed official, employee or agent of any national, regional or local government/state or department, agency or instrumentality of any such government/state or any enterprise in which such a government/state owns, directly or indirectly, a majority or controlling interest; an official of a political party; a candidate for public office; and any official, employee or agent of any public international organisation, or any person acting in an official capacity for or on behalf of the foregoing.
Public Resource Area	A Colleague public use area housed on G-Drive that stores internal Documents. Link: Public Resource Area
RFP	Request for Proposal
Values	Careem Values Version 4.0

Message from the CEO

Salam colleagues,

At Careem, we're driven by our purpose to simplify and improve lives, while building a lasting organization that inspires. From day one,

"our values have been our super power",

setting us apart and ensuring we hold ourselves to the highest standards.

One of our oldest values is to be responsible for our communities. This is at the very core of who we are as colleagues and one of the many ways we can live this value is by conducting our business fairly and ethically. From the way we make decisions to the way we set up our processes and build our products to ensure we support our Captains, partners and merchants and work together as colleagues.



Mudassir Sheikha CEO, Co-Founder

Given the incredible milestones we've been blessed to achieve so far and the scale of our business, we also have a responsibility to be an inspiration and set the benchmark for others operating in our region and in the tech industry. We must model the right behaviors of an ethically-driven and purposeful organization.

Our Code of Conduct (CoC) gives us insight into the internal and external guardrails of the laws, policies and regulations that we must respect within all countries we operate. This information empowers us to know we are running our business professionally, legally and with integrity. The policies, procedures and guidelines within the CoC help align our behavior with our values.

As colleagues and owners, we each have a responsibility to respect and uphold the CoC, refer to it regularly, take ownership and speak up if we see something that is not aligned with it and continuously hold each other to the highest ethical bar.

Yalla Careem, Mudassir

CODE OF CONDUCT 2023



To simplify and improve the lives of people and build an awesome organisation that inspires.



Realizing our purpose requires strong values. Our Values represent the foundation of our business, operations and relationships. They guide our decisions and behaviours. They inspire and inform the way we conduct ourselves with one another, our partners, our suppliers and the communities where we operate. Since our formation, more than a decade ago, Careem has always been value driven.



- Owners, not employees
- Solve for Careem
- Speak up and take initiative
- Own it to the finish line
- Be frugal with company resources



- Think and act big
- Do it today, not tomorrow
- Take calculated risks

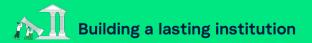


- Take responsibility for people's daily lives
- Be dependable every time
- Do whatever it takes to build trust.

- Committed to developing
 - Challenge and inspire each other
 - Gift constructive feedback and recognition



- Seek opportunities to be of service
- Drive progress in our region
- Conduct business fairly



- Pursue mastery and excellence
- Codify knowledge and evolve systems
- Fix root causes, not symptoms



What is the CoC?

The CoC is a guide to provide you with an understanding of Careem's expectations and standards for ethical behaviour and responsible business practices.

It represents our clear dedication, commitment and determination to sustain the highest standards of ethical business practices and integrity in everything we do. Along with our purpose and Values, the CoC sets the foundation of how we build a lasting institution that inspires, how we act as true owners to solve for Careem, and how we conduct business fairly and legally.

The CoC is not a substitute for policies, procedures, or other Documents which should always be referred to for greater details. *Please ensure to always refer to the Public Resource Area for Careem's updated Documents.*

Who does the Code of Conduct apply to?

As owners, we adhere to the CoC throughout our organisation. The CoC applies to everyone employed, engaged by or otherwise representing Careem, including Colleagues, interns, consultants, outsource personnel in all Careem companies (including subsidiaries and affiliates) irrespective of seniority or jurisdiction.

Additionally, Careem promotes the adoption of strong ethical standards by all third parties that we work with.



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What is your responsibility?

You are responsible for reading, understanding and complying with the CoC, your agreement with Careem, and the law. If a local law conflicts with the CoC, or any other Document, the law shall always take precedence and you should inform E&C immediately of any such discrepancy.

At Careem, we encourage a Speak Up culture amongst all Colleagues. We encourage you to voice all your concerns on adherence to the CoC as well as any behaviours that are deemed as inconsistent with our Values.

Here are some key expectations in terms of your behaviour at Careem:

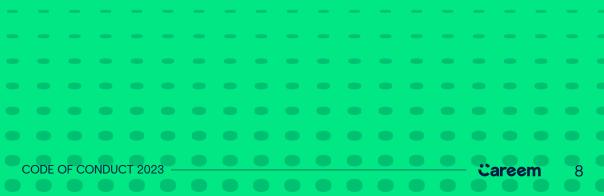
- I will always speak up and raise my concerns whenever I feel it is appropriate;
- If I witness unethical behaviour or breaches to the CoC, I will report it via the CRL;
- If I am in doubt or have any questions about appropriate conduct, I will contact my line manager and/or E&C.



Compliance with Global & Local Laws and Regulations

It is our obligation to always comply with all laws and regulations that are applicable to us across all jurisdictions.

Careem will also comply with applicable extraterritorial laws and regulations including the FCPA.



Ethical Conduct



As owners, we are responsible for always acting in the best interest of Careem, our captains, our partners, our customers and communities when making business decisions. Each of us has a duty to treat each other respectfully and to grow our business with integrity.

During all day-to-day activities, we should always rely on our purpose, our Values and this CoC as a compass.

Use this framework to guide you in making the right decision:



- Why am I doing this?
- Is it legal?
- Is it the right thing to do?



Dip Process

- ▼ Did I follow the right steps?
- Did I follow the applicable policies and procedures?
- Did I consult the right experts?



- How would this be perceived by others (e.g. customers, regulators, Colleagues, media, etc)?
- How would this look three to four years in the future?



Respect and Equal Opportunity

At Careem we treat each other with respect. This is not negotiable! We are here to develop, challenge and inspire each other. Careem is a place for everyone to feel comfortable, accepted, welcomed and respected.

In Careem we inspire and challenge each other, we treat everyone fairly, respectfully and professionally, we do not discriminate against anyone.

Careem actively creates and promotes an environment that is inclusive of all people and their unique abilities, strengths and differences, and promotes diversity as a strategic and competitive business advantage. For us to go to the moon and beyond, we need to join forces.

It is strictly prohibited to engage in bullying and unreasonable behaviour that demeans, intimidates or humiliates others.

Some examples of unacceptable behaviour are:

 Discrimination due to race, nationality, religion, gender, age, income level or marital status;

Harassment, which takes many forms and includes sexual harassment, unwelcome conduct (whether verbal, physical or otherwise) that creates an offensive, intimidating, threatning or hostile work environment;

Insult, teasing, or destructive criticism;

- Thumiliating remarks;
- \mathbf{Y} Offensive language;
- \mathbf{y} Jokes that could be interpreted as offensive;
- $m{
 abla}$ Jokes that make reference to alcohol, or any illegal substances;
- Manipulation of the work environment such as to isolate people from normal work interaction and obstruct people's ability to do their work;
- Psychological manipulation, set people up for failure and belittle or disregard opinions or suggestions; and
- \mathbf{Y} Threat of physical violence.

We believe in equal opportunity and advertise, hire, evaluate, compensate and promote Colleagues based on their demonstrated skills, achievements, experience and performance through a fair and transparent process. If you feel you are not treated fairly, please speak up and raise your concerns to your People Engagement Partner.

If you feel that you or someone else is being bullied or treated in a disrespectful manner, you should Speak Up and raise your concerns in the CRL.

All allegations will be promptly and thoroughly investigated with appropriate action taken.

For more detailed information refer to: <u>Confidential Reporting Line and Non Retaliation Policy</u> <u>Disciplinary & Grievance Policy</u> <u>Physical Security Policy</u> Workplace Violence Prevention and Anti-Bullying Policy



Physical Safety and Security

Careem is committed to the safety and security of everyone that we work with while conducting business.

You must help protect our office space and the physical integrity of everyone. You should always wear your Careem identification badge, report lost or stolen identification badges, not open doors to strangers, politely challenge unidentified people in our offices, prevent all possible accidents, incidents and occupational illness.

You should be fit and ready to carry out your work duties at all times while at Careem. It is strictly prohibited to be at work or on any business related to Careem while impaired by drugs, alcohol or any other illegal substance. It is a Colleague's personal prerogative to consume alcohol while traveling or during team activities that are not a part of the traditional course of the business day. As a sign of respect, it is advisable to check with others prior to consuming alcohol in front of them. Careem expects everyone on business travel to follow the protocols set out by Safety & Security, including approved travel to higher risk geographies, use of Careem-approved hotels, and that all bookings be made through our appointed travel agents.

Colleagues needing emergency support can reach Safety and Security through 24/7 Alert Channels:

- Email: emergency@careem.com safetysecuritynotice@careem.com
- Slack: #emergency / #safety_security_support
- 📞 Call: +971 (0) 4 440 5252

For more detailed information refer to Physical Security Policy Travel and Entertainment Policy



Fair Business and Anti Corruption

We conduct business fairly. Careem has a "zero tolerance" policy towards corruption. bribery. fraud, terrorism financing and money laundering. Careem is committed to observing the highest standards of ethical conduct in all jurisdictions that we operate in and in everything that we do. Careem will always comply with laws around the world that apply to our business that prohibit bribery, fraud, terrorism financing, money laundering and other forms of corrupt conduct, including the FCPA.

We are prohibited from giving or offering to others anything to improperly influence decisions, and we must not accept anything that could impact our ability to make the right decisions for Careem, including our captains and customers. Bribery, kickbacks and other improper inducements or rewards are strictly prohibited.

You may not, directly, or indirectly through a third party, offer, promise, pay, give or authorize any financial or other advantage, or anything else of value, to any other person or organisation, with the intent to exert improper influence over the recipient, induce the recipient to violate his or her duties, secure an improper advantage for Careem, or improperly reward the recipient for past conduct. You may not, directly, or indirectly through a third party, request, agree to receive, or accept a bribe, kickback, improper benefit, or any other financial or other advantage that would compromise the recipient's ability to make an objective and fair decision.

Our Careem Pay business vertical will be subject to specific anti-money laundering and counter terrorist financing obligations, including risk-based customer due diligence, transaction monitoring and external reporting of suspicious activities.

If you suspect any improper activities are taking place, you must speak up and raise your concerns in the CRL. All allegations will be promptly and thoroughly investigated with appropriate action taken.



For more detailed information refer to Anti Bribery & Corruption Policy.

Conflicts of Interest



A COI is a situation where your personal interests, and/or of your Close Family and/or Personal Relation, conflicts, or may create the appearance of conflicting, with Careem's interest as a company.

You are responsible for always acting in the best interest of Careem; performing your duties in a fair and unbiased way; and avoiding situations that present, or may create the appearance of presenting, a conflict between Careem's interest and your interests or of your Close Family and/or Personal Relation.

You must complete a COI Form declaration, even if you do not have a conflict to disclose..This allows E&C to ensure we have all the information needed to decide whether a situation presents a COI and the necessary measures are taken.

E&C will review all declarations made and will guide you on the course of action that needs to be taken. If you wish to engage in any Outside Activity (compensated or uncompensated), you must first obtain E&C approval by including the details of the Outside Activity in your COI declaration.

If you are a colleague participating in the evaluation of a tender or Request for Proposal ("RFP") process for services that will be provided to Careem, you must declare (through a new COI declaration) if there are circumstances that are, or may be perceived as a COI, when it comes to your role in the tender/RFP process.

Never take a COI decision into your own hands.

If you are in doubt on whether a situation must be reported, declare it in your respective COI Form.

For more detailed information refer to **Conflict of Interest Policy.**



Sponsorships, Donations, Political & Charitable Contributions

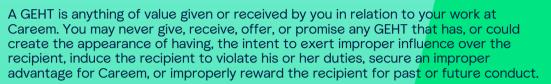
At Careem, we seek opportunities to be of service and to serve our communities. In the process of sponsoring or donating to causes of a positive social impact, Careem maintains a neutral political position.

We reject any politicization of such efforts and strictly decline any affiliation with political parties, any associated partisan causes or Public Officials (e.g. politicians).

All SPDCC activities and initiatives must obtain the appropriate approvals and go through the E&C third party due diligence.

For more detailed information refer to: Sponsorships, Donations, Political & Charitable Contributions Policy.

Gifts, Entertainment, Hospitality and Travel



All GEHT must be approved by E&C in the CCMS before being giv<mark>en or received.</mark> Please see exceptions in the GEHT Policy.

As a general rule, GEHT given or received should:

- Not be in cash, cash equivalent (e.g. gift voucher, stocks, equity, etc);
- ▼ Not be in non cash benefits (e.g. free use of property, services, etc);
- Follow local law, applicable regulations, our policies, the other party's policies and local customs;
- **T** Be modest, for business purposes, reasonable, transparent and documented;
- ▼ Not be of a nature that could embarrass any of the parties if publicly disclosed;
- ▼ Not be given while an important business decision is being made;
- Not be frequent;
- Not be explicitly requested.

All GEHT given to or received from a Public Official must be evaluated by E&C. If a Colleague is offered a GEHT that does not meet the GEHT criteria, it must be refused. If it is not possible or opportune to refuse, it should be declared and handed over to E&C.

If a Colleague is not sure if a GEHT fulfills the requirements to be given or received, please seek guidance from E&C. For more detailed information refer to: Gifts, Entertainment, Hospitality and Travel ("GEHT") Policy.



Working with Third Parties

The third parties we work with help us grow our business and realise our purpose. However, they present a significant risk to Careem if they do not act ethically, are sanctioned or have a questionable reputation. For this reason, Careem evaluates its third parties and requires them to agree to conduct themselves according to an appropriate standard of conduct.

Here are some of the steps we take to minimize the risks presented by third parties:

- Evaluate and approve third parties in accordance with our procurement process, information security program and third party due diligence program;
 Ensure they are reputable, qualified and legally permitted to provide the services rendered for in the respective jurisdiction;
- Check that their appointment does not create an actual or perceived COI;
 Include clauses and representations in their respective agreements that warrant ethical business practices when working on behalf of Careem.

For more detailed information refer to: <u>Third Party Due Diligence Policy.</u> <u>Procurement Policy.</u>

Government Relations and Interaction with Public Officials



Governments and Public Officials are critical stakeholders for Careem and particular care must be taken in managing these relationships.

If you interact with Public Officials you must ensure to comply with all applicable laws and regulations, as well as our policies.

Different parts of a government are simultaneously Careem's regulators, customers and partners, making these relationships complex and requiring the utmost caution. The ways we engage with Public Officials can create and unlock significant value for Careem.

There are significant risks associated with engaging governments and Public Officials that must be recognised any time we interact with them. We are prohibited, directly or through third parties, from improper influencing any government or Public Official in exchange for business, policy outcomes or to interfere with official government enforcement activity.

If you interact with governments and Public Officials, you must ensure to understand all the peculiarities required of this interaction.

You should never share any Careem data with government and Public Officials without approval from Legal, E&C, Information Security and Government Relations.

For more detailed information refer to Interaction with Public Officials Policy (IPOP) Anti Bribery & Corruption Policy. Conflict of Interest Policy Gifts, Entertainment, Hospitality and Travel ("GEHT") Policy



Sanctions

It is Careem's policy to comply with all relevant sanctions, laws and regulations., which means that we may not do business with certain individuals, entities, governments, industries, locations, etc.

Sanctions are constantly changing and evolving, therefore Careem requires sanctions due diligence and screening on the third parties we do business with, our colleagues and our captains.

If you are not sure whether a transaction you intend to engage in is subject to sanctions, please consult with E&C.

For more detailed information refer to the **Sanctions Policy.**



Antitrust & Competition Law

Careem is committed to competing fairly, on the basis of merit and not due to any unearned advantage. Competition or anti-trust laws apply to every level of business in many of the jurisdictions in which Careem operates.

These laws apply not only to Careem but also to our competitors and third parties.

If you have any doubt regarding whether an agreement or exchange of information may raise issues under the law, please contact Legal.



Contracting, Financial Reporting & Recordkeeping

We are transparent and accurate when entering into contracts, disclosing financial information, and maintaining records. All documentation, including contracts, books, records, accounts, files, data, information, and internal controls (including hard copies of documents, soft copies of documents, contracts, records on computers and any online data system including tech platforms, company management systems and email systems) must be accurate, truthful, updated, proper, timely maintained, and compliant with all the applicable laws and regulations, including the FCPA. Careem will not tolerate any false, misleading, incomplete, inaccurate, or artificial entries in our books and records.

If you work in the creation, preparation, maintenance and deletion of records, you must understand the requirements under applicable law, regulations, policies and procedures. If in doubt, please contact Legal. The destruction or deletion of sensitive or proprietary Careem data in emails is strictly prohibited and careful attention must be made when deleting such emails.

Email communications are considered company records and are often a prime target in regulatory investigations and litigation. You should not delete and appropriately archive all emails. Failure to do so may be interpreted as hiding or intentionally failing to maintain appropriate records.

You must ensure the retention of records for the required periods and that such records are subject to timely destruction only after the specified retention period expires.

For more detailed information refer to the <u>Data Retention & Disposal Policy</u> <u>Policies, Procedures & Guidelines Governance Policy.</u>





Communications & Social Media

The way Careem communicates is how we tell our story, engage our communities and is of the utmost importance to our brand image, reputation and partnerships.

As a high-profile company, Careem attracts a lot of media attention and journalists (both traditional working for established news outlets and non-traditional bloggers), may approach you to seek information. Speaking to external parties about the affairs of Careem is an extremely sensitive matter. All external communications should be pre-approved by the Comms team in advance. Careem has designated spokespeople who are tasked with delivering approved messaging to the press as and when we wish to inform the media of our news. You must send any enquiries, no matter how small and insignificant they may seem, to our press team at **press@careem.com.**

Before communicating with governments and Public Officials you must align with Government Relations to ensure appropriateness and that the suitable tone is used.

If you deal with a specific Public Official regularly, you should align with Government Relations on how this interaction should occur.

Social media has the potential to affect Careem's reputation. Use it wisely. Social media provides unique opportunities to share stories about our business and to listen, learn and engage with users and communities. However, use of social media also presents certain risks and carries with it certain responsibilities. You are personally responsible for familiarizing yourself and complying with the Colleague Social Media Policy. You can contact the Social Media team at **careemglobalsm@careem.com**.

Our internal communications are confidential and important to keeping us informed and engaged with the latest business and organisation updates. For guidance on company-wide communications please contact Internal Communications or the Corporate Affairs at **corporateaffairs@careem.com**.





Protecting our Confidential Information, Property and Assets

One of our most important assets is our confidential information. If you have received or have access to confidential information you must ensure to keep this information confidential. You should take the approach that anything not known outside of Careem is valuable confidential information that cannot be shared outside Careem in any forum without explicit authorization from External Communications.

Careem operates a model where we only allow access to information that is required for you to do your work.

The release (intentional or inadvertent) of confidential information without appropriate approvals can damage Careem, is a violation of your agreement with Careem and, in some cases, is a violation of law.

If your work requires discussing non-public information with third parties (for example, in negotiating a transaction), such discussions must only occur with the protection of a written confidentiality or non-disclosure agreement provided or reviewed by Legal.

All Careem property and assets must be handled with the utmost diligence and care by all of us. This includes hardware, software, intellectual property, data, networks, furniture, amongst others.



Privacy and Personal Data Protection

Personal data is any information that can be used to identify an individual; or any information that when combined with another piece of information on our systems could identify, trace or locate a person.

When collecting or processing personal data from and on users, Earners, suppliers, colleagues, contractors and any other third parties, we must comply with all the applicable privacy laws, regulations, and our policies. We have a responsibility to use it effectively, ethically, appropriately, and for the purpose for which it was collected. Additionally, we must take those standards into account when developing or designing new products, apps or functionalities.

Improper handling of sensitive business, financial, personal or technical data can lead to a loss of trust and also legal action against Careem and you personally.

If you need assistance, please contact Legal or Information Security.

For more detailed information refer to the <u>Data Protection Accountability Policy</u> <u>Policy on Confidentiality</u> <u>Privacy Notice for Colleagues, Trainees, Consultants and Contractors</u>



Information Technology ("IT") Resources Usage

You must use all Careem IT resources appropriately and in accordance with our policies and <u>the Privacy Notice for</u> <u>Colleagues, Trainees, Consultants and Contractors.</u>

Some examples of what you may not do while using Careem IT resources:

- Engage in activity that is illegal under applicable laws;
- Engage in activities that cause an invasion of privacy or are an unauthorized collection, use or disclosure of personal data;
- Access or attempt to access systems you are not authorized for;
- Perform any of the following: port scanning, security scanning, network sniffing, keystroke logging, or other IT information gathering techniques when not part of your agreed scope of work;
- Reveal personal, system or network passwords to others including, but not limited to, other Colleagues, family, or friends;
- **T** Introduce any viruses or malware, or maliciously tamper to any IT resources;
- Propagate emails that contain inappropriate content or information such as chain letters, solicitations or offensive material;
- Disseminate fraudulent offers for products or services;
- Engage in copyright infringement, install or distribute unlicensed or "pirated" software;
- Install software not approved by Information Security; and
- Leave IT resources unattended or unprotected.

For more detailed information refer to the <u>Information Security Policies</u> or contact Information Security at <u>infosec@careem.com.</u>



Violations

Violation of the CoC may lead to disciplinary action, in addition to criminal, financial and legal penalties for both Careem and the Colleague individually.

It thus becomes important that we all familiarize ourselves with the CoC and abide by it at all times.

For more detailed information refer to the the Disciplinary & Grievance Policy.

Confidential Reporting Line ("CRL")



Careem ensures a culture of accountability and openness by granting you the right and the duty to report if you observe any actual or suspicious situation of violations of the CoC, our policies, our Documents or our Values.

The following are examples, of situations that must be reported in the CRL:

- Breach of any of the provisions outlined in the CoC;
- Breach of any of Careem's internal policies;
- ▼ Unethical actions or conduct;
- ▼ Bribery, Fraud or Corruption;
- Criminal activity;
- Conduct likely to damage Careem's reputation;
- Deliberate concealment or alteration of any documentation;
- Information related to the above matters.

The list above is non-exhaustive. If you are unsure of whether a matter is a potential violation, we encourage you to report the issue rather than take the decision into your own hands. Reporting of potential allegations must be done in good faith and abuse or misuse of the CRL is strictly prohibited and will result in actions accordingly.

You can report in the CRL anonymously and no one will know that you have submitted the report unless you specifically chose to let them know.

For more detailed information refer to the <u>Confidential Reporting Line and Non Retaliation Policy.</u>

CRL website: <u>https://careemcms.gan-compliance.com/p/cr</u> CCMS website: <u>https://careemcms.gan-compliance.com</u>



Careem

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Investigations

All cases raised on the CRL are investigated thoroughly by E&C utilizing high investigative standards.

Investigations are performed discreetly. Investigative findings and conclusions are highly restricted and shared on a strict "need to know" basis only.

For more detailed information refer to the Investigation Procedure.

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Non-Retaliation

Careem has a strict non-retaliation policy which applies to any report made in good faith. A good faith report is one that is made based upon legitimate concerns and never with malicious intent.

If you make a report in the CRL in good faith, you will have Careem's full appreciation and protection against repercussions or retaliation.

For more detailed information refer to the Confidential Reporting Line and Non Retaliation Policy.

