



Code of Business Conduct and Ethics

Table of Contents

[Introduction](#)

[Purpose](#)

[Mission Statement](#)

[Our Customers](#)

[Serving Our Customers](#)

[Fair Dealing and Competition](#)

[Our Company](#)

[Compliance](#)

[Internal Policies and Procedures](#)

[Regulatory Compliance](#)

[Conflicts of Interest](#)

[Corporate Opportunities](#)

[Gifts/Entertainment](#)

[Family Relationships](#)

[Protection of Company Assets](#)

[Tangible Assets](#)

[Intellectual Property](#)

[Financial Reporting](#)

[Internal Controls](#)

[Securities and Exchange Commission Reporting](#)

[Enforcement](#)

[Disclosure Committee](#)

[Our Employees](#)

[General Ethics](#)

[Protecting Confidentiality](#)

[Personal Conduct](#)

[Falsifying Information](#)

[Improper Use of Company Time/Resources](#)

[Harassment](#)

[Maintaining a Safe Workplace](#)

[Substance Abuse](#)

[Conflict with Employees and/or Managers](#)

[Reporting](#)

[Illegal or Unethical Behavior](#)

[Complaints Regarding Accounting, Internal Controls and Auditing Matters](#)

[Accountability](#)

[Employee Accountability](#)

[Our Community](#)

[Serving Our Community](#)

[Amendments, Modifications, and Waivers](#)

[Practical Examples](#)

[Warning Signs](#)

[Resources and References](#)

[Related Policies](#)

[Revision History](#)

Introduction

Purpose

GM Financial's Code of Business Conduct and Ethics (the "Code") sets forth the guiding principles by which its employees conduct business with its customers, vendors, and with each other. These principles apply to all employees of GM Financial and its affiliates ("GM Financial" or the "Company"). While it does not cover every issue that may arise, this Code outlines basic principles to guide all employees in regard to their business conduct.

In addition to the principles set forth in this Code, employees are subject to the specific policies and procedures that have been adopted by GM Financial to govern certain business practices, behaviors and conduct. The President and Chief Executive Officer, the Chief Financial Officer and the Controller are also covered by a Code of Ethics for Senior Financial Officers, which establishes additional duties and responsibilities beyond those set forth in this Code that such financial officers must comply with.


[Return to Table of Contents](#)

Mission Statement

GM Financial's mission is to create value for our stakeholders by constantly improving our services, investing in innovative solutions and information-based strategies, and promoting a culture of teamwork, excellence and integrity.

GM Financial is committed to achieving superior financial and operating results while adhering to the highest standards of business conduct. The standards by which GM Financial operates provide the basis for our commitments to those with whom we interact: our customers, employees, business partners, and community.

[Return to Table of Contents](#)

Note: For some sections in this document, you may click the () icon for a link to practical examples.

Our Customers

Serving Our Customers

GM Financial's success is largely dependent on building strong, lasting relationships with its dealers and the consumer customers that it serves. GM Financial is committed to providing best-in-class customer service, while promoting open, honest communication at all levels.

[Return to Table of Contents](#)

Fair Dealing and Competition



GM Financial seeks to outperform the competition fairly and honestly, seeking competitive advantages through superior performance, never through unethical or illegal business practices. Stealing proprietary information, possessing trade secret information that was obtained without the owner's consent, or inducing such disclosures by past or present employees of other companies, is prohibited. Each employee should endeavor to respect the rights of and deal fairly with the Company's customers, suppliers, competitors and employees. No employee should take unfair advantage of anyone through manipulation, concealment, abuse of privileged information, misrepresentation of material facts, or any other intentional unfair-dealing practice.

GM Financial and its employees must comply with the applicable laws that deal with fair competition and anti-competitive business practices. Many situations create the potential for unlawful anti-competitive conduct and should be avoided. For example, proposals from competitors to share price or other competitive marketing information, allocate markets, or discussions at industry trade association meetings on competitively sensitive topics, such as prices, pricing policies, costs, and marketing strategies, are situations that must be avoided.

For more information, please refer to the Antitrust Policy.

[Return to Table of Contents](#)

We compete fairly and honestly ... never through unethical or illegal business practices.

Our Company

Compliance

GM Financial proactively promotes compliance with internal policies and procedures, as well as applicable laws and regulations. GM Financial expects all employees to understand, respect, and comply with them as they apply to each employee in their position with GM Financial.



Internal Policies and Procedures – GM Financial policies and procedures are posted on its Intranet and may be available on a departmental basis. Strict adherence to all policies is required.



Regulatory Compliance – GM Financial respects and obeys the laws and regulations of every jurisdiction in which it operates. Although not all employees are expected to know the details of every law, it is important to know enough to determine when to seek advice from their immediate managers. Laws and regulations sometimes may be ambiguous and difficult to interpret. In such instances, managers should contact the Legal Department for guidance.

[Return to Table of Contents](#)

We promote and expect compliance with internal policies, procedures, laws and regulations.

Conflicts of Interest

GM Financial requires its employees to avoid conflicts of interest, or even the appearance of such, between their obligations to the Company and their personal affairs. A “conflict of interest” exists when a person’s private interests in any way interfere or appear to interfere or conflict with the legitimate interests of the Company.



Corporate Opportunities – Employees are prohibited from (i) personally taking, directly or indirectly, opportunities that properly belong to GM Financial or are discovered through the use of corporate property, information or position, (ii) using corporate property, information, or position for improper personal gain, and (iii) competing with the Company directly or indirectly. Employees have an obligation to advance the Company’s legitimate interests when the

opportunity to do so arises. Employees must not have an interest, position, or relationship with any person, firm or corporation that may influence or result in a detriment to the Company.



Gifts/Entertainment – GM Financial encourages the use of good judgment, discretion, and moderation when giving or accepting gifts or entertainment in business settings. GM Financial does not solicit gifts, entertainment, or favors of any material value from persons or firms with which GM Financial actually or potentially does business. Nor does GM Financial act in a manner that would place any vendor or customer in a position to have to make a gift, provide entertainment, or provide personal favors in order to do business or continue to do business with GM Financial.

The purpose of business entertainment and gifts in a commercial setting is to create good will and sound working relationships, not to gain unfair advantage with customers. No gift or entertainment should ever be offered, given, provided or accepted by any Company employee, family member of an employee or agent unless it: (i) is not a cash gift, (ii) is not excessive in value, (iii) cannot be construed as a bribe or payoff and (iv) does not violate any laws or regulations. Please discuss with your manager or the Legal Department any gifts or proposed gifts that could be perceived as inappropriate or excessive, including but not limited to the following factors which may impact or be impacted by the gift: vendor relationship, duration of the gift, nature of or perceived value of the gift, and/or conflicts of interest in relation to the employee's position.

For more information, please refer to the Business Expense and Reimbursement Policy, the Awards and Gifting Policy, and the Travel Policy.



Family Relationships – The employment of relatives through the level of first cousins (including relationships created by marriage) raises questions regarding confidentiality, objectivity, and integrity in work relationships. Therefore, GM Financial requires that each employee immediately disclose to his/her immediate manager any family relationships. Failure to disclose this information could result in disciplinary action, up to and including termination of employment. An employee related to a job applicant must not influence or participate in the hiring or placement process of that applicant. Related employees may not hold positions where either party would be directly or indirectly responsible for hiring, supervising, directing or controlling work assignments, performance evaluations, promotions or

disciplinary actions, or compensation decisions. In addition, related individuals may not hold any position that would present any type of control concern, jeopardize the confidentiality of sensitive information or present any possible appearance of collusion or impropriety.

For more information, please refer to the Recruitment, Selection and Employment – U.S. Policy or the Recruitment, Selection and Employment - Canada Policy.

[Return to Table of Contents](#)

We expect all employees to avoid the appearance of or involvement in conflicts of interest.

Protection of Company Assets

GM Financial employees are responsible for safeguarding its tangible and intellectual assets. Misappropriation of GM Financial's assets is a breach of the employee's duty and may also constitute an act of fraud.



Tangible Assets - Employees must protect the Company's physical assets and ensure their efficient use. Theft, carelessness, vandalism, and waste have a direct impact on the Company's profitability. Any suspected incident of fraud, vandalism or theft should be immediately reported for investigation. Company equipment must not be used for non-Company business, though incidental personal use may be permitted if it is disclosed to and approved by a manager. Unauthorized use could also be illegal and result in civil/criminal penalties and/or disciplinary action up to and including termination of employment.



Intellectual Property - The obligation of employees to protect the Company's assets includes its intellectual property. Intellectual property includes trade secrets, patents, trademarks, and copyrights, as well as proprietary information such as business, marketing and service plans, pricing/servicing ideas and models, designs, databases, records, salary information and any unpublished financial data and reports. Unauthorized use or distribution of this information would violate this Code, and could also be considered illegal and result in civil/criminal penalties and/or disciplinary action up to and including termination of employment.

[Return to Table of Contents](#)

We expect all employees to safeguard the physical and intellectual property of the Company.

Financial Reporting

Internal Controls - All of the Company's books, records, accounts and financial statements must be maintained in reasonable detail, must appropriately reflect the Company's transactions and must conform to applicable legal requirements and to the Company's system of internal controls. Records should always be retained or destroyed according to the Company's record retention policies. In the event of litigation or governmental investigation, please consult the Legal Department.

Securities and Exchange Commission Reporting – As a public company, it is of critical importance that GM Financial's filings with the Securities and Exchange Commission be accurate and timely. Depending on their positions with the Company, employees may be called upon to provide necessary information to assure that the Company's public reports are complete, fair, and understandable. GM Financial expects employees in these positions to take this responsibility very seriously.

[Return to Table of Contents](#)

We are committed to the full, accurate, and timely disclosure of financial information.

Enforcement



GM Financial expects employees to adhere to laws, regulations, and internal policies and procedures. GM Financial promotes and implements prompt and consistent enforcement of this Code, fair treatment for persons reporting questionable behavior, clear and objective standards for compliance, and a fair process by which to determine violations. Ethical behavior is enforced by several different teams, including the Disclosure Committee, the Human Resources Department, the Legal Department, the Internal Audit Department, and the Executive Team.

Disclosure Committee – The primary responsibilities of this committee include the review of all complaints, investigation of reports of possible violations, and periodic reporting and evaluation of the effectiveness of this program to the Executive Team.

The Human Resources department and Legal department must regularly review, monitor and, as appropriate, update the Code and ensure that the current Code is published either on GM Financial's website or by other reasonable means.

Enforcement consequences may vary depending on the nature, severity, and willfulness of the violation. Enforcement consequences may include:

- Warnings for inadvertent or non-intentional acts that do not materially harm our Company, and
- Enforcement action in response to serious violations, including demotion, compensation reduction, or termination of employment; legal action to recover damages incurred by our Company; and/or reporting of illegal conduct to appropriate government agencies.

[Return to Table of Contents](#)

We promote and implement prompt and consistent enforcement of this Code.

Our Employees

General Ethics



All GM Financial employees must conduct themselves in an honest and ethical manner. Employees are expected to observe all laws applicable to our business, including but not limited to federal, state/provincial and local laws.

GM Financial expects compliance with its internal policies and procedures, as well as applicable laws and regulations, and will not tolerate employees who achieve results at the cost of violating laws and/or compliance.

While this Code addresses many ethical issues, it cannot address every issue that employees may encounter. As such, if a situation arises in which an employee is unsure if an action would be deemed unethical, the employee should consult his or her immediate manager. If the employee is not comfortable addressing the issue with his or her immediate manager, the employee should contact the GM Financial Compliance Line.

[Return to Table of Contents](#)

We are committed to conducting ourselves in an honest and ethical manner.

Protecting Confidentiality



GM Financial is committed to safeguarding information from unauthorized access, disclosure, modification or destruction. Confidential information includes all non-public information that is considered private, proprietary, or sensitive in nature, including but not limited to customer information, employee records, financial information, loan performance data, proprietary software, loan origination strategies, and internal pricing models. The ethical obligation to preserve confidential information continues even after employment ends.

For more information, please refer to the Privacy of Customer Information Policy and Information Security Management Policy.

[Return to Table of Contents](#)

We are committed to safeguarding information.

Personal Conduct

All employees are expected to execute their duties with a high standard of professional and personal ethics. Each individual must deal with other employees, customers, and other stakeholders with integrity and honesty. Employees must not assist others who are attempting to violate any law, regulation, or policy, or attempting to commit an unethical act. Employees are responsible for upholding and promoting integrity in the GM Financial culture.



Falsifying Information – Employees must not falsify information, whether verbal or written, in an application for employment or during the course of performing their job duties. This includes but is not limited to omitting or falsifying information on an employment application, timecard, timesheet, personnel or other company documents or records, such as documents evidencing loans, retail installment contracts, credit applications, lien perfection documentation, and/or dealer agreements. Mistakes should never be covered up, but should be immediately disclosed in full and corrected. Falsification of any GM Financial, customer, or third party document is strictly prohibited.

We must never rationalize or even consider misrepresenting facts or falsifying records.



Improper Use of Company Time/Resources – Employees may use GM Financial’s electronic communication systems for non-business purposes, provided that such use: (i) is limited to a reasonable duration and frequency; (ii) does not interfere with the employee’s professional responsibilities; (iii) does not diminish productivity; (iv) does not result in costs that are charged to the company, and (v) does not violate this Code, the Information Security Management Policy, or any other applicable GM Financial policies.

Employees making any personal use of GM Financial’s electronic communications systems have no right of privacy in this use. All GM Financial business systems are subject to being monitored at any time and E-mail is stored and may be reviewed by the Company at any time. Improper use may result in disciplinary action up to and including termination of employment.

For more information, please refer to the Information Security Management Policy.

We must exercise good judgment in using Company time and resources for non-business purposes.



Harassment – GM Financial believes that every employee is entitled to a workplace free from unlawful harassment. Additionally, every

customer is entitled to professional, courteous communication from all employees. Prohibited conduct includes unwelcome sexual advances, comments and actions based on national origin, gender, age, disability, religion or race, or other personal grounds prohibited by law.

For more information, please refer to the Harassment and Retaliation – U.S. Policy or the Harassment and Retaliation - Canada Policy.

Harassment, in any form, will not be tolerated.



Maintaining a Safe Workplace – GM Financial provides a safe work environment for its employees.

- Possession of weapons or other dangerous devices by any employee, excluding authorized security personnel, at any time on GM Financial or customer premises, is strictly prohibited. Any employee who reports to work with such a device, or who is found to be in possession of such a device while at work or on GM Financial business, will be subject to appropriate disciplinary action.
- Fighting, throwing objects, horseplay, practical jokes, or other disorderly conduct that may endanger the well-being of any employee or Company operations is prohibited.
- Engaging in acts of dishonesty, fraud, theft, or sabotage will not be tolerated.
- Threatening, intimidating, coercing or interfering with the performance of other employees is prohibited.

For more information, please refer to the Workplace Violence Policy.



Substance Abuse – GM Financial is committed to maintaining a drug-free workplace. Being under the influence of, unlawfully using, possessing, selling, and/or consuming prescription drugs, controlled substances and/or alcohol on Company premises, is strictly prohibited and grounds for termination of employment.

Employees who suspect they have an alcohol or drug dependency are encouraged to contact the Employee Assistance Program (EAP) and to follow appropriate treatment promptly before it results in job performance problems.

For more information, please refer to the Substance Abuse Policy.



Conflict with Employees and/or Managers – Insubordination and/or any display of gross disrespect for a manager and/or a fellow employee will not be tolerated. Refusal to comply with instructions or failure to perform reasonable duties that are assigned may result in disciplinary action up to and including termination of employment. Each employee is expected to act in a mature, professional manner at all times when in the workplace. Grievances should be discussed in an appropriate manner in the appropriate setting. Employees are encouraged to address grievances directly with the other party; however, if the employee is uncomfortable with this approach, he/she should discuss these concerns with his/her next level of management or contact their Human Resources representative.

[Return to Table of Contents](#)

**We expect all employees to act in a mature,
professional manner.**

Reporting

Every employee at GM Financial has an obligation to report unethical/illegal behaviors or violations of laws, regulations or policies.

Illegal or Unethical Behavior - GM Financial proactively promotes ethical behavior and encourages employees to communicate to team leaders, supervisors, and/or managers any unethical behavior. If the individuals to whom such information is conveyed are unresponsive, or if there is reason to believe that reporting to such individuals is inappropriate in particular cases, then the employee should contact the Compliance Line. Such communications will be kept confidential to the extent possible. GM Financial prohibits retaliation for reports made in good faith.

Complaints regarding Accounting, Internal Controls, and Auditing Matters - Employees who identify any person(s) engaged in fraudulent activity or misconduct related to accounting, internal controls, and/or

auditing matters are required to report their suspicions to any of the following: Company hotlines; immediate supervisor/manager or higher level of departmental management; Chief Legal Officer; or the Internal Audit Senior Vice President.

For more information, please refer to the Employee Complaints Regarding Accounting and Auditing Matters Policy.

[Return to Table of Contents](#)

Every employee has an obligation to report unethical/illegal behavior or violations of internal policies, procedures, laws and/or regulations.

Accountability

Employee Accountability

Each employee is responsible for adhering to the standards of conduct outlined in this Code as well as all applicable laws, regulations, policies and procedures. Each employee is expected to raise questions of concern when standards are not being met. Violations of the Code may result in disciplinary action up to and including termination of employment.

[Return to Table of Contents](#)

Our Community

Serving Our Community

GM Financial has a strong and demonstrated commitment to the improvement of the communities in which it serves and operates. GM Financial encourages its employees to support charitable, civic, educational, and cultural causes. Employees are encouraged to make contributions of personal time or financial resources to non-profit organizations according to their own interests and priorities.

Employees active in a community-based non-profit organization, however, should be alert to possible conflicts of interest between GM Financial and the organization.

[Return to Table of Contents](#)

**We encourage the support of charitable, civic,
educational, and cultural causes.**

Amendments, Modifications, and Waivers

This Code may be amended or modified by the Executive Team or Legal Department. Any waiver of this Code may only be made by the Executive Team or Legal Department and will be promptly disclosed as required by law.

[Return to Table of Contents](#)

Practical Examples

Our Customers

Fair Dealing and Competition

Q: My branch recently hired a new employee who worked for one of our major competitors. He brought internal pricing documents from his previous employer. What do we do with this information?

A: The employee should be advised to return or destroy the documents immediately. Further, the employee should be firmly reminded that GM Financial respects the rights of other companies concerning confidential and proprietary information, and expects employees to treat GM Financial's information with a high degree of confidentiality. An employee that will not treat his previous employer's information in a confidential manner may not treat GM Financial's information confidentially.

[Return](#)

Our Company

Compliance – Internal Policies and Procedures

Q: Recently, I have acknowledged several policies that relate to my current job function. My supervisor has told me to disregard certain statements made in a couple of the policies because it would decrease production. Should I disregard the statements even though they outline the requirements for my particular job function?

A: No, you should first discuss it with your supervisor. If your supervisor is non-responsive, non-receptive, or you are not comfortable approaching your supervisor, you should contact another member of management or the Compliance Line at (888) 475-8393.

Q: Can I call a customer's place of employment if there are notes in the system that state that the customer doesn't want to be contacted at work?

A: No, this is a violation of the General Collection Practices Policy. Communication with a customer must cease when a customer verbally requests not to be contacted by GM Financial at a place of employment.

[Return](#)

Compliance – Regulatory

Q: We recently began conducting business in a new region, and I am not sure which regulations apply. How do I find out?

A: You should first discuss the applicable regulations with your manager. If your manager is unclear on the regulations, he/she should contact the Legal Department for guidance.

[Return](#)

Conflicts of Interest – Corporate Opportunities

Q: A vendor presented me with a proposal for the Company to purchase a related business that will enhance the Company's profitability. The vendor has the data to prove it. The opportunity looks great, but since the Company is focusing on its core business I am sure the Company will not be interested. A friend of mine and I decide to purchase the business ourselves. Is this okay?

A. No, the opportunity was presented to the Company and you are not entitled to decide what the Company will do. The proposal must be presented to the Company's executive management and you may not personally take advantage of the opportunity unless the Company declines to pursue the matter and gives you permission to do so.

[Return](#)

Conflicts of Interest – Gifts/Entertainment

Q: My favorite repossession agent has offered me tickets to the next Dallas Cowboys game. I really like the Dallas Cowboys. Is it wrong of me to accept the tickets?

A: It depends. If it is likely to affect or be viewed as affecting your business judgment, then you should not accept the tickets. No gift should be accepted if it could be construed as a bribe or payoff. If it is clear that the vendor is expecting something in return, other than good will, it would be inappropriate. In some circumstances, it may be appropriate to accept tickets to a game. The cost of the gift is an important factor in determining whether or not to accept the gift. For instance, if you were offered season tickets (which could cost up to \$2,000), it would not be appropriate to accept the gift. Check with your manager if you are unsure.

Q: If I receive \$10 in movie passes from a vendor, is this acceptable?

A: Usually, yes. However, if you were to receive \$10 in movie passes every week; this could be viewed as excessive and therefore not acceptable. Also, if it is clear that the vendor is expecting something in return, other than good will, it would be inappropriate. Check with your manager if you are unsure.

Q: If I receive a \$100 gift certificate from a vendor to Nordstrom's, is this acceptable?

A: Probably not. This is a gift certificate that appears to be of more than nominal value. Gift certificates exceeding a nominal value would not be acceptable, nor would repetitive receipt of gift certificates within a short duration of time. Check with your manager if you are unsure.

Questions to ask to determine if the gift is inappropriate:

- Can this gift be perceived as an impairment to my business judgment?
- Can this gift be perceived as an improper benefit?
- Can this gift be perceived as a bribe?

[Return](#)

Conflicts of Interest – Family and Personal Relationships

Q: I recently started dating my supervisor, although no one else in the department knows. I think she will be fair and objective in treating me the same as all of my teammates. Am I obligated to tell anyone else?

A: Yes. Because the relationship may raise questions of confidentiality, objectivity, and integrity, you should first insist that your supervisor immediately disclose the situation to the next level of management. If she refuses to do so, you must.

Q: My brother is a marketing major who is looking for a job. I am in a position to hire a marketing manager. Although there are better qualified individuals, I want to offer the position to him. Is this acceptable?

A: No, you should offer the position to the most qualified individual. Under our policy, you may not be involved in the decision to hire a relative as close as a first cousin (by blood or marriage).

[Return](#)

Company Assets

Tangible Assets

Q: I have been taking the department laptop home during the week and on weekends to work on my college thesis. I haven't told my manager, because it hasn't caused any issues so far. Is this acceptable?

A: No, removal of company property for non-business use is prohibited, unless approved by a manager for incidental use.

[Return](#)

Intellectual Property

Q: I own a business that would benefit from using an endorsement from GM Financial. I placed the GM Financial logo on some of my promotional materials. I read once that we were not supposed to do this, but I did not see anything wrong in using the logo as it did not cost GM Financial anything. Can I continue doing this?

A: No, trademarks are considered intellectual property and may not be used without written permission from the Company. As to its service marks, trademarks and copyrights, the Company must aggressively control their use or run the risk of losing the rights.

[Return](#)

Enforcement

Q: I unknowingly made a decision that was in violation of a Company policy, but it did not result in material harm to the Company. Later, I realized that I had actually violated a policy. Could I lose my job?

A: Employees are encouraged to disclose their mistakes promptly so that they may be corrected prior to discovery through other internal controls. Enforcement consequences may vary depending on the nature, severity, and willful nature of the violation. If the action was inadvertent and did not result in material harm to the Company, you will typically receive a verbal warning. However, repeated violations could lead to more severe disciplinary action, up to and including termination of employment.

[Return](#)

Our Employees

General Ethics

Q: One of my coworkers has been making photocopies of sensitive customer information, like copies of their canceled checks and credit applications. He doesn't need access to this information to perform his job. I am concerned his actions are a violation of policy or the Code of Business Conduct and Ethics. What should I do?

A: You should consult your immediate manager or the Compliance Line for further guidance.

[Return](#)

Protecting Confidentiality

Q: My department handles customer documentation that contains sensitive information. I have been told that I need to keep the documentation locked in my desk drawer when not in use. Is this true?

A: Yes, according to the Information Security Management Policy, all documentation that contains sensitive, confidential information should be safeguarded when not in use.

Q: Jane, a co-worker of mine in the Collections Department, and I were having lunch the other day. In her Collections team, she handles accounts that are severely past due. She told me that she was trying to collect payment on an account and couldn't get in direct contact with the customer, so she contacted one of the customer's co-workers. She told the co-worker that the customer's account was really past due and that his car was going to be repossessed soon. She even told the customer's co-worker how much his car payment was. I thought we weren't supposed to discuss a customer's account with anyone other than the parties listed on the contract, unless the customer provided written authorization indicating that we could speak with a specific individual. Is this correct?

A: Yes, it is a violation of state and federal privacy and fair debt collections statutes to discuss confidential information with anyone other than the parties listed on the Retail Installment Contract, unless the customer provides written authorization for disclosure to a specified individual.

[Return](#)

Personal Conduct – Falsifying Information

Q: I noticed that Mary, a new employee, has been completing information on original documents that are to be completed by the customer. Is this a violation of policy and/or this Code?

A: Yes, employees must not falsify information during the course of performing their job duties. You should consult your immediate manager or the Compliance Line for further guidance.

Q: I recently overheard Jack, a co-worker of mine, speaking to Bill, a repossession agent. Jack told Bill to call one of our customer's cell phone providers and pose as the customer. Jack provided Bill with the customer's social security number and address so that he would have enough information to get past the cell phone provider's privacy verification. I had heard rumor that several other people in Collections had used a similar tactic to contact people on the customer's cell phone statement in an attempt to locate the customer. Is this acceptable?

A: No, misrepresenting oneself or instructing others to misrepresent themselves is a violation of numerous laws, this Code, and the General Collection Practices Policy. Employees must never pose or instruct others to pose as a customer or a representative of another institution or organization when acting on behalf of GM Financial. The Code explicitly states, "Employees must not falsify information, whether verbal or written, ... during the course of performing their job duties."

[Return](#)

Personal Conduct – Improper Use of Company Time/Resources

Q: John, a long-time friend of mine who lives in France, often calls me at work. Occasionally, I call him in France from the office. I don't talk more than ten minutes, so it doesn't cost the company too much. I guess it is a fringe benefit of working for a large company. Is there anything wrong with that?

A: Yes, employees may use Company electronic communications for limited non-business use only, provided that such use is reasonable in duration and frequency and does not result in costs that are charged to the Company.

[Return](#)

Personal Conduct – Harassment

Q: Two coworkers that sit next to me constantly banter back and forth. They use profanity and make sexual innuendos several times a day. Their banter appears

to be consensual and doesn't appear to offend either of them. None of their comments are directed at me, but they make me uncomfortable. Should I just let this behavior continue?

A: No, GM Financial strives to provide a workplace free of unlawful harassment. Situations that you feel are inappropriate should be addressed, since they could potentially lead to a hostile work environment. You should discuss the issue with your manager in a private setting.

Q: I was calling on a delinquent account the other day and the customer indicated that he worked from 2 p.m. to 11 p.m. during the week. He also asked that I not call him at home during the day. I called him at his place of employment, a religious bookstore, and he stated that he could not take non-work related calls. Later that week I called him at home to try and make payment arrangements. He was upset and indicated that he had asked not to be called during the day. So, I waited until after hours and left multiple messages on his answering machine. Knowing that he worked at a religious bookstore, I left him a few messages with specific biblical verses that stated as a religious person he should fulfill his obligations. I recently read that this is considered harassment of a customer. Is it considered harassment?

A: Actually, it is harassment on several different levels. One, if the customer asks that you not call during specific hours or at a specific location, you must comply. Non-compliance with the customer's request is a violation of state and federal fair debt collections statutes. Secondly, leaving multiple messages, daily, on his answering machine could be construed as harassment and could be a violation of state and federal fair debt collections statutes. Finally, it is a violation of this Code and unethical to demean an individual based on his/her national origin, gender, age, disability, religion, race, or any other known cultural sensitivities.

Q: Last week, there was a team member that sits three rows over from me that started yelling at a customer. You could tell he was upset, but what made the situation even worse was the way he spoke to the customer. He started saying things like, "Oh, you don't want me to call you at work? Well, what if I have your car repossessed, then you won't be able to get to work. Huh? How about that?" I was shocked at the how disrespectful he was to the customer. What should I do?

A: First, learn by his mistake and never treat a customer like that. Secondly, speak with your immediate manager about the incident and let him/her handle the situation.

[Return](#)

Personal Conduct – Maintaining a Safe Workplace

Q: My coworker and I often play practical jokes on one another. The other day, Jim placed several large books on top of my overhead cabinet. When I closed the overhead, the books fell and hit me in the head. I had to go to the doctor and get six stitches. Jim was disciplined. Is horseplay in the workplace permissible?

A: Yes and no. Having fun is always allowed as long as good judgment is used. Activities must not endanger the well-being of other employees, disrupt productivity, or cause damage to Company property.

Q: In a recent meeting, we were given nerf balls to throw to each other when asking questions. Is this permissible?

A: Yes. Having fun is always allowed as long as good judgment is used.

[Return](#)

Personal Conduct – Substance Abuse

Q: The other afternoon when Mary, who is a coworker of mine, and I were meeting to discuss a project, I noticed that Mary's breath smelled of alcohol and that her speech was slurred. I have noticed this on a couple of other occasions. What should I do?

A: Perhaps Mary is drinking on the job, which is strictly prohibited. You should immediately discuss the situation with your manager. If you are uncomfortable talking with your manager about the issue, you should speak with the Human Resources Department or contact the Employee Assistance Program Hotline.

[Return](#)

Personal Conduct – Conflict with Employees and/or Managers

Q: I have an employee who constantly challenges my decisions in team meetings. I have discussed the issue with him several times, but he continues to challenge me in meetings. Is this insubordination?

A: Yes, if you have given the employee instructions to come to you privately and his behavior does not change, then his actions are insubordinate.

[Return](#)

[Return to Table of Contents](#)

Warning Signs

You may be facing an ethical decision when you hear ...

“Well, maybe just this once ... “

“No one will ever know if ... “

“It doesn’t matter how it gets done, as long as it gets done.”

“What’s in it for me?”

“Everyone does it.”

“Our manager will never notice if ... “

“They won’t catch this in ... “

“I know it’s not the right thing to do, but we have always done it this way.”

“I am just following orders ... “

There are probably many more phrases that would indicate that you might be facing an ethical decision. If you find yourself in this type of situation, stop, assess the situation, consider all the facts, and then take the appropriate steps. Refer to the Resources and References section for contact information.

[Return to Table of Contents](#)

Resources and References

Reporting Policy Violations

If you become aware of activities that are inconsistent with the standards outlined in this Code, immediately contact your direct manager. You can also contact GM Financial's Human Resources Department (via HR Connection), Security Department, Legal Department, and/or the Compliance Line. Personnel in these offices are sensitive to the need for confidentiality. However, information that involves a threat to life or property, illegal activities, or legal action against the Company may require a full investigation that does not allow for complete anonymity. Information will be kept confidential to the extent possible.

The following are resources you may choose to utilize:

Compliance Line (888) 475-8393

Contact for complaints regarding:

- Code of Business Conduct and Ethics;
- Accounting;
- Internal Controls; and/or
- Auditing matters.

Security Department (817) 525-7428 or Ext. 57428

Contact for situations regarding:

- Physical safety concerns;
- Thefts or burglaries;
- Threats of workplace violence; and/or
- Bomb threats.

HR Connection (866) 411-4748 or Ext. 57084

Contact for complaints regarding:

- Equal Employment Opportunity; and/or
- Harassment.

[Return to Table of Contents](#)

Related Policies

[Antitrust](#)

[Awards and Gifting](#)

[Business Expense and Reimbursement](#)

[Employee Complaints Regarding Accounting, Internal Accounting Controls and Auditing Matters](#)

[Harassment and Retaliation - U.S.](#)

[Harassment and Retaliation - Canada](#)

[Information Security Management](#)

[Privacy of Customer Information](#)

[Recruitment, Selection and Employment - U.S.](#)

[Recruitment, Selection and Employment - Canada](#)

[Substance Abuse](#)

[Travel](#)

[Return to Table of Contents](#)

Revision History

Previous version(s) available in the Policy Administration Archive:

- 07/12/10 to 07/12/11
- 06/22/09 to 07/11/10
- 09/20/06 to 06/21/09
- 05/01/04 to 09/19/06

Contact the Policy Administration department for details.

[Return to Table of Contents](#)