

Mahrberg Codex

Field of responsibility 1

Customer satisfaction

As the satisfied customer is our means of existence, we stand for:

... the integrity and authenticity of our partners and employees.

... partners and employees who are fair, open, honest and reliable in serving our customers.

... partners and employees who adhere to prevailing laws in their daily entrepreneurial business.

... partners and employees who are committed to loyalty, confidentiality and data privacy.

... partners and employees who respect cultural diversity and refrain from every kind of social marginalisation against any specific nationality, ethnicity or religious belief.

... partners and employees who commit themselves to a fairly conducted internal and external competition.

... partners and employees who live out the values we uphold with their own clients and partners.

... partners and employees who consciously know that to live according to the Mahrberg Codex will become our company's cultural entity and manifest itself in society in many different ways.

The satisfaction of our partners and employees is of equal importance as is the satisfaction of our suppliers, bank partners and proprietors.

Field of responsibility 2

Top line growth

In order to assume the responsibility for our partners, employees, suppliers, bank partners and proprietors in all times and economic conditions, it is our partners' and employees' task to develop an everlasting, sustainable and productive value creation by focussing on efficient sales growth.

For this reason, the management is constantly working on developing products and services that will be requested and can be placed in the market with excellent profits.

For this reason, we keep partners and employees occupied in our teams only as long as they steadily create consistent and concrete value.

For this reason, every employee and partner makes sure that the accomplishment of core activities promotes efficient sales growth.

For this reason, employees and partners of any business field daily ask themselves: "Are we doing the right things right?" Consequently, all processes and working fields – or methods - are being questioned whether they serve the business objective to "promote efficient sales growth on a daily basis."

For this reason, all partners and employees cooperate in a way that ensures productivity and growth as primary goals of our company group.

Field of responsibility 3

In the regional centre – committed to the “humanum“

Our company group is located in the Principality of Liechtenstein, neighbouring Switzerland, the Bündner Herrschaft, the Austrian region of Vorarlberg and Lake Constance – positioned in the German-speaking part. We appreciate the regional traditions, but we stay open towards all cultures, nationalities and ethnicities. More precisely speaking, we stand for partners and employees who solve given tasks in a self-confident and result-oriented manner and always in the best interest of both customer and company. Life-long learning – also in intercultural understanding – serves as basis for our partners' and employees' self-concept.

Field of responsibility 4

The constitutional state is the regulation framework of our actions

Both partners and employees of Mahrberg think and work within the framework of prevailing state laws. In order to put this in a well-regulated schedule, all partners and employees are obligated to inform themselves about and adhere to the respectively overriding statutory provisions. Knowledge and information data gained in our company group and through partners and employees are to be treated strictly confidential and not to be circulated at any time. A compliance officer appointed by the Board of Administration is in charge of ensuring abidance by the laws within the whole cooperation.

Field of responsibility 5

Sustainability

Sustainability is a central leitmotif of our corporate acting and of developing networks. To that effect we integrate ecological and ethical maxims in our concrete acting framework as partners and employees of the Mahrberg group. A social Charta for "social entrepreneurship" is stated in the family constitution and serves as a guiding light for the Mahrberg group. Hence, Mahrberg continuously supports social projects and development assistance where help is needed and lands on fertile ground. A member of the founding family holds the responsibility for these projects.

Field of responsibility 6

Independence

Free Entrepreneurship is connected to keeping independence. Mahrberg partners and employees are constantly developing strategic guidance in order to ensure independency and freedom, based on the responsibility for present and future generations. Employees and partners sign a specifically designed Codex including the Code of Conduct.

Field of responsibility 7

The Golden Rule is the fundamental cornerstone of “Mahrberg culture”

“Therefore all things whatsoever ye would that men should do to you, do ye even so to them!”(Matthew 7:12)

The fire in our eyes will be reflected in those of our partners on the market.

The quality of relationships that we foster with our partners is the same quality that they will show on the market.

The rejection of corruption that we practice is the same that is exercised by our partners on the market.

The confidence and fairness we meet others with is also being shown to us.

The respectfulness and appreciation we express towards others, is also being expressed towards us.

Our partners will follow the corporate values, which we live by, on the market.

The ethical and ecological orientation that our company is framed with, will serve as model vision for our partners on the market.

The integrity and solidarity we embody are equal to those embodied by our partners on the market.

The handshake quality exhibited by us is also exhibited by our partners on the market.