



HUMAN RESOURCE AND ADMINISTRATION

General Policies

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HUMAN RESOURCES AND ADMINISTRATION GENERALS POLICIES

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ABSENCE POLICIES

Your timely attendance at work is crucial to making the business run smoothly. We must meet production requirements to satisfy our customer's demands. You need to do your part in achieving this goal, and one way is to maintain a good attendance record. Any absence or tardiness becomes a part of your employment record.

Punctuality requirements

Employees are expected to be at office on time. Tardiness is defined as being at office at least 20 minutes past your scheduled starting time. You should also notify the appropriate person when you know you may be late for work. Being on time makes it easier for all of us because tardiness hinders teamwork among employees. Being tardy for work or leaving the job station before quitting time will be considered cause for corrective action.

Counting absences

Here are the rules for how absences will be counted:

- An unscheduled absence for at least one-half the workday will be counted as one occurrence.
- An absence for one or more consecutive workdays will be considered one occurrence. For example, if you're out two consecutive days, that will count as one occurrence.
- If an employee returns from an absence (due to an illness) and goes out again due to the same illness after being at work for no more than one day, then the absence will be counted as one occurrence.

Repeated occurrences will result in verbal counseling, written counseling, and/or suspension or termination of employment.

Procedure

In the event that you are unable to come to work, be sure to call in and let the appropriate person know, in advance where possible, but no later than your regular starting time, so that arrangements for other help can be made.

Vacation days must be scheduled at least three (3) days in advance except in cases of emergency. Employees may be granted excused absences for sickness/illness when the appropriate person is notified prior to the start of work. Pre-scheduled medical/professional appointments (lawyers, clergy, counselors, etc.) or other compelling reasons, with prior supervisory approval, may also be considered as excused absences.

Absence of three or more consecutive scheduled working days without notifying the appropriate person



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will be considered as a voluntary termination, and you will be removed from payroll.

Authorized absence documentation

We may require documentation of authorized reasons for absence, such as sick leave, and may also verify the documentation where appropriate.



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CODE OF ETHICS UNITED CREDIBLE SDN BHD

United Credible Sdn Bhd will conduct its business honestly and ethically wherever we operate. We will constantly improve the quality of our services, products and operations and will create a reputation for honesty, fairness, respect, responsibility, integrity, trust and sound business judgment. No illegal or unethical conduct on the part of officers, directors, employees or affiliates is in the company's best interest. United Credible Sdn Bhd will not compromise its principles for short-term advantage. The ethical performance of this company is the sum of the ethics of the men and women who work here. Thus, we are all expected to adhere to high standards of personal integrity.

Officers, directors, and employees of the company must never permit their personal interests to conflict, or appear to conflict, with the interests of the company, its clients or affiliates. Officers, directors and employees must be particularly careful to avoid representing United Credible Sdn Bhd in any transaction with others with whom there is any outside business affiliation or relationship. Officers, directors, and employees shall avoid using their company contacts to advance their private business or personal interests at the expense of the company, its clients or affiliates.

No bribes, kickbacks or other similar remuneration or consideration shall be given to any person or organization in order to attract or influence business activity. Officers, directors and employees shall avoid gifts, gratuities, fees, bonuses or excessive entertainment, in order to attract or influence business activity.

Officers, directors and employees of United Credible Sdn Bhd will often come into contact with, or have possession of, proprietary, confidential or business-sensitive information and must take appropriate steps to assure that such information is strictly safeguarded. This information – whether it is on behalf of our company or any of our clients or affiliates – could include strategic business plans, operating results, marketing strategies, customer lists, personnel records, upcoming acquisitions and divestitures, new investments, and manufacturing costs, processes and methods. Proprietary, confidential and sensitive business information about this company, other companies, individuals and entities should be treated with sensitivity and discretion and only be disseminated on a need-to-know basis.

Misuse of material inside information in connection with trading in the company's securities can expose an individual to civil liability and penalties. Directors, officers, and employees in possession of material information not available to the public are "insiders." Spouses, friends, suppliers, brokers, and others outside the company who may have acquired the information directly or indirectly from a director, officer or employee are also "insiders." The following guidelines should be followed in dealing with inside information:

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- Until the material information has been publicly released by the company, an employee must not disclose it to anyone except those within the company whose positions require use of the information.
- Employees must not buy or sell the company's securities when they have knowledge of material information concerning the company until it has been disclosed to the public and the public has had sufficient time to absorb the information.
- Employees shall not buy or sell securities of another corporation, the value of which is likely to be affected by an action by the company of which the employee is aware and which has not been publicly disclosed.

Officers, directors and employees will seek to report all information accurately and honestly, and as otherwise required by applicable reporting requirements.

Officers, directors and employees will refrain from gathering competitor intelligence by illegitimate means and refrain from acting on knowledge which has been gathered in such a manner. The officers, directors and employees of United Credible Sdn Bhd will seek to avoid exaggerating or disparaging comparisons of the services and competence of their competitors.

Officers, directors and employees will obey all Equal Employment Opportunity laws and act with respect and responsibility towards others in all of their dealings.

Officers, directors and employees will remain personally balanced so that their personal life will not interfere with their ability to deliver quality products or services to the company and its clients.

Officers, directors and employees agree to disclose unethical, dishonest, fraudulent and illegal behavior, or the violation of company policies and procedures, directly to management.

Violation of this Code of Ethics can result in discipline, including possible termination. The degree of discipline relates in part to whether there was a voluntary disclosure of any ethical violation and whether or not the violator cooperated in any subsequent investigation.

Remember that good ethics is good business.



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COMPUTER USE POLICIES

Policy restricting personal use of employer's computers and systems

1. PURPOSE

- a) To remain competitive, better serve our customers and provide our employees with the best tools to do their jobs, United Credible Sdn Bhd ("the Company") makes available to our workforce access to one or more forms of electronic media and services, including but not limited to: computers, software, printers, copiers, files, databases, cellular phone, e-mail, telephones, voicemail, fax machines, Internet and the World Wide Web.
- b) United Credible Sdn Bhd encourages the use of these media and associated services because they can make communication more efficient and effective and because they are valuable sources of information about vendors, customers, technology, and new products and services. However, all employees and everyone connected with the organization should remember that electronic media and services provided by the company are company property and their purpose is to facilitate and support company business. All computer users have the responsibility to use these resources in a professional, ethical, and lawful manner.
- c) To ensure that all employees are responsible, the following guidelines have been established for using e-mail and the Internet. No policy can lay down rules to cover every possible situation. Instead, it is designed to express United Credible Sdn Bhd philosophy and set forth general principles when using electronic media and services.

2. AUTHORIZATION

Access to the United Credible Sdn Bhd technology resources is within the sole discretion of the Company. Generally, employees are given access to the Company's various technologies based on their job functions. Only employees whose job performance will benefit from the use of the Company's technology resources will be given access to the necessary technology. Additionally, employees must successfully complete company-approved training before being given access to the United Credible Sdn Bhd technology resources.

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3. PROHIBITED COMMUNICATIONS

Electronic media cannot be used for knowingly copying, transmitting, retrieving, or storing any communication that is:

- Discriminatory or harassing;
- Derogatory to any individual or group;
- Obscene, sexually explicit, pornographic, defamatory or threatening;
- In violation of any license governing the use of software;
- Engaged in for any purpose that is illegal or contrary to United Credible Sdn Bhd policy or in a manner contrary to the best interests of the Company, in any way that discloses confidential or proprietary information of the Company or third parties, or for personal or pecuniary gain; or
- Protected by copyrights laws unless the employee has the author's permission or is accessing a single copy only for the employee's reference.

4. PROFESSIONAL CONSIDERATIONS

It is important to maintain a proper spirit and tone to your communications over the system. The following guidelines are suggested:

- Make your communications positive, constructive, complete, factual.
- Don't write when angry and edit before sending.
- Be careful with humor – they can't see you wink.
- Always avoid sarcastic humor.
- Never use all caps – that is perceived as "SHOUTING!"
- Avoid belaboring disagreements in e-mail – there is a time for face-to-face meetings.
- Always guide your recipient in responding by stating what you need and by when.
- Pay attention to grammar and spelling, both to protect your own reputation and intelligence, and to avoid irritating your recipients who are distracted by careless mistakes.

5. PERSONAL USE

The computers, electronic media and services provided by United Credible Sdn Bhd are primarily for business use to assist employees in the performance of their jobs. As long as personal use does not interfere with the employee's duties, is not done for pecuniary gain, does not conflict with the Company's business, and does not violate any Company policy, occasional, or incidental use of electronic media (sending or receiving) for personal, non-business purposes is understandable and acceptable, and all

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such use should be done in a manner that does not negatively affect the systems' use for their business purposes. However, employees are expected to demonstrate a sense of responsibility and not abuse this privilege.

The Company assumes no liability for loss, damage, destruction, alteration, disclosure, or misuse of any personal data or communications transmitted over or stored on the Company's technology resources. The Company accepts no responsibility or liability for the loss or non-delivery of any personal electronic mail or voicemail communications or any personal data stored on any Company property. The Company strongly discourages employees from storing any personal data on any of the Company's technology resources.

6. ACCESS TO EMPLOYEE COMMUNICATIONS

- a) Generally, electronic information created and/or communicated by an employee using e-mail, word processing, utility programs, spreadsheets, voicemail, telephones, Internet, and similar electronic media is not reviewed by the company. However, the following conditions should be noted:

United Credible Sdn Bhd does routinely gather logs for most electronic activities or monitor employee communications directly, be it:

- i) **Telephone Use and Voicemail:** Records are kept of all calls made from and to a given telephone extension. Although voicemail is password protected, an authorized administrator can reset the password and listen to voicemail messages.
- ii) **Electronic Mail:** Electronic mail is backed-up and archived. Although electronic mail is password protected, an authorized administrator can reset the password and read electronic mail.
- iii) **Desktop Facsimile Use:** Copies of all facsimile transmissions sent and received are maintained in the facsimile server.
- iv) **Document Use:** Each document stored on Company computers has a history, which shows which users have accessed the document for any purpose.
- v) **Internet Use:** Internet sites visited, the number of times visited, and the total time connected to each site is recorded and periodically monitored.

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United Credible Sdn Bhd reserves the right, at its discretion and without notice, to review any employee's electronic files and messages to the extent necessary to ensure electronic media and services are being used in compliance with the law, this policy and other company policies, or to investigate misconduct, to locate information, or for any other business purpose.

- b) Employees should understand, therefore, that they have no right of privacy with respect to any messages or information created or maintained on the Company's technology resources, including personal information or messages. Accordingly, if they have sensitive information to transmit, they should use other means.

All messages sent and received, including personal messages, and all data and information stored on the Company's electronic-mail system, voicemail system, or computer systems are Company property regardless of the content. As such, the Company reserves the right to access all of its technology resources including its computers, voicemail, and electronic-mail systems, at any time, in its sole discretion.

Passwords do not confer any right of privacy upon any employee of the Company. Employees are expected to maintain their passwords as confidential. Employees must not share passwords and must not access coworkers' systems without express authorization.

Deleting or erasing information, documents, or messages maintained on the Company's technology resources is, in most cases, ineffective. All employees should understand that any information kept on the Company's technology resources may be electronically recalled or recreated regardless of whether it may have been "deleted" or "erased" by an employee. Because the Company periodically backs-up all files and messages, and because of the way in which computers re-use file storage space, files and messages may exist that are thought to have been deleted or erased. Therefore, employees who delete or erase information or messages should not assume that such information or messages are confidential.

7. THE INTERNET AND ON-LINE SERVICES

The Company provides authorized employees access to on-line services such as the Internet. The Company expects that employees will use these services in a responsible way and for business-related purposes only. Under no circumstances are employees permitted to use the Company's Technology Resources to access, download, or contribute to the following:

- gross, indecent, or sexually-oriented materials;

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- sports sites;
- job-search sites;
- entertainment sites;
- gambling sites;
- games, humor;
- illegal drug-oriented sites;
- personal pages of individuals; and
- politically-oriented sites or sites devoted to influencing the course of legislation or public policy.

8. PARTICIPATION IN ONLINE FORUMS

- a) Employees should remember that any messages or information sent on company-provided facilities to one or more individuals via an electronic network – for example, Internet mailing lists, bulletin boards, and online services – are statements identifiable and attributable to United Credible Sdn Bhd.
- b) United Credible Sdn Bhd recognizes that participation in some forums might be important to the performance of an employee's job. For instance, an employee might find the answer to a technical problem by consulting members of a news group devoted to the technical area.

9. SOFTWARE

To prevent computer viruses from being transmitted through the company's computer system, unauthorized downloading of any unauthorized software is strictly prohibited. Only software registered through United Credible Sdn Bhd may be downloaded. No employee may load any software on the Company's computers, by any means of transmission, unless authorized in advance by United Credible Sdn Bhd's system administrator.

10. SECURITY/APPROPRIATE USE

- a) Employees must respect the confidentiality of other individuals' electronic communications. Except in cases in which explicit authorization has been granted by company management, employees are prohibited from engaging in, or attempting to engage in:

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- Monitoring or intercepting the files or electronic communications of other employees or third parties;
 - Hacking or obtaining access to systems or accounts they are not authorized to use;
 - Using other people's log-ins or passwords; and
 - Breaching, testing, or monitoring computer or network security measures.
- b) No e-mail or other electronic communications can be sent that attempt to hide the identity of the sender or represent the sender as someone else.
- c) Electronic media and services should not be used in a manner that is likely to cause network congestion or significantly hamper the ability of other people to access and use the system.
- d) Anyone obtaining electronic access to other companies' or individuals' materials must respect all copyrights and cannot copy, retrieve, modify or forward copyrighted materials except as permitted by the copyright owner.
- e) The Company has installed a variety of programs and devices to ensure the safety and security of the Company's technology resources. Any employee found tampering or disabling any of the Company's security devices will be subject to discipline up to and including termination.

11. ENCRYPTION

Employees can use encryption software supplied to them by the systems administrator for purposes of safeguarding sensitive or confidential business information. Employees who use encryption on files stored on a company computer must provide their supervisor with a sealed hard copy record (to be retained in a secure location) of all of the passwords and/or encryption keys necessary to access the files.

12. CONFIDENTIAL INFORMATION

The Company is very sensitive to the issue of protection of trade secrets and other confidential and proprietary information of both the Company and third parties ("Confidential Information"). Therefore, employees are expected to use good judgment and to adhere to the highest ethical standards when using or transmitting Confidential Information on the Company's technology resources.

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Confidential Information should not be accessed through the Company's technology resources in the presence of unauthorized individuals. Similarly, Confidential Information should not be left visible or unattended. Moreover, any Confidential Information transmitted via technology resources should be marked with the following confidentiality legend:

"This message contains confidential information. Unless you are the addressee (or authorized to receive for the addressee), you may not copy, use, or distribute this information. If you have received this message in error, please advise [EMPLOYEE'S NAME] immediately at [EMPLOYEE'S TELEPHONE NUMBER] or return it promptly by mail."

13. VIOLATIONS

Any employee who abuses the privilege of their access to e-mail or the Internet in violation of this policy will be subject to corrective action, including possible termination of employment, legal action, and criminal liability.

14. EMPLOYEE AGREEMENT ON USE OF E-MAIL AND THE INTERNET

I have read, understand, and agree to comply with the foregoing policies, rules, and conditions governing the use of the Company's computer and telecommunications equipment and services. I understand that I have no expectation of privacy when I use any of the telecommunication equipment or services. I am aware that violations of this guideline on appropriate use of the e-mail and Internet systems may subject me to disciplinary action, including termination from employment, legal action and criminal liability. I further understand that my use of the e-mail and Internet may reflect on the image of United credible Sdn Bhd to our customers, competitors and suppliers and that I have responsibility to maintain a positive representation of the company. Furthermore, I understand that this policy can be amended at any time.

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COPYRIGHT COMPLIANCE – PHOTOCOPYING POLICY

Policy restricting use of employer’s photocopy machines

TERMS

Users of the company’s photocopy machines are reminded of the company’s guidelines for the use of such equipment:

- You may not photocopy a copyrighted work as a substitute for the purchase of, or subscription to, the work.
- You may make a single photocopy of a copyrighted work for purposes of your own scholarship, research, criticism, comment or teaching.

The company prohibits use of its photocopy machines for any purpose that violates copyright law.

EMPLOYEE AGREEMENT ON USE OF PHOTOCOPY MACHINE

I have read, understand, and agree to comply with the foregoing policies, rules, and conditions governing the use of the Company's equipment and services. I am aware that violations of this guideline on appropriate use of photocopy machine may subject me to disciplinary action, including termination from employment, legal action and criminal liability. I further understand that I have responsibility to maintain a positive representation of the company and govern myself accordingly. Furthermore, I understand that this policy can be amended at any time.

HUMAN RESOURCES AND ADMINISTRATION GENERALS POLICIES

DRUG AND ALCOHOL POLICY

TERMS

Drug and alcohol abuse contributes to billions of dollars of lost productivity and thousands of work place injuries every year. Our policy is to employ a work force free from alcohol abuse or the use of illegal drugs. This company takes drug and alcohol abuse as a serious matter and will not tolerate it.

The company absolutely prohibits the use of alcohol or non-prescribed drugs at the work place or while on company premises. It also discourages non-work place drug and alcohol abuse. The use, sale or possession of alcohol or drugs while on the job or on company property will result in disciplinary action, up to and including termination, and may have legal consequences. Employees are expected and required to report to work on time and in appropriate mental and physical condition for work. It is our intent and obligation to provide a drug-free, healthful and safe work environment.

United Credible Sdn Bhd reserves the right to demand a drug or alcohol test of any employee based upon reasonable suspicion. Reasonable suspicion includes, but is not limited to, physical evidence of use, involvement in an accident, or a substantial drop off in work performance. Failure to take a requested test may lead to discipline, including possible termination.

The company also cautions against use of prescribed or over-the-counter medication which can affect your work place performance. You may be suspended or discharged if the company concludes that you cannot perform your job properly or safely because of using over-the-counter or prescribed medication. Please inform your supervisor prior to working under the influence of a prescribed or over-the-counter medication which may affect your performance.

Employees must report any conviction under a criminal drug statute for violations occurring on or off the Company's premises while conducting company business. A report of a conviction must be made within 7 days after the conviction. United Credible Sdn Bhd will make every effort to assist its employees who wish to seek treatment or rehabilitation for drug or alcohol dependency. Conscientious efforts to seek such help will not jeopardize any employee's job and will not be noted in any personnel record. You may also be required to agree to random testing and a "one-strike" rule.

If you have a drug or alcohol problem, please ask for our help!



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EMPLOYEE AGREEMENT ON DRUG AND ALCOHOL POLICY

I have read, understand, and agree to comply with the foregoing policies, rules, and conditions. I am aware that violations of this guideline may subject me to disciplinary action, including termination from employment, legal action and criminal liability. I further understand that I have responsibility to maintain a positive representation of the company and govern myself accordingly. Furthermore, I understand that this policy can be amended at any time.



HUMAN RESOURCES AND ADMINISTRATION GENERALS POLICIES

UNITED CREDIBLE SDN BHD'S DRUG TESTING POLICY

1. EMPLOYEES SUBJECT TO TESTING

Under United Credible Sdn Bhd's drug and alcohol testing policy, current and prospective employees who work or would work in high-risk or safety-sensitive positions will be asked to submit to drug and alcohol testing. No prospective employee will be asked to submit to testing unless an offer of employment has been made. An offer of United Credible Sdn Bhd, however, is conditioned on the prospective employee testing negative for drugs and alcohol.

2. SAFEGUARDS

United Credible Sdn Bhd's policy is intended to comply with all state laws governing drug and alcohol testing and is designed to safeguard employee privacy rights to the fullest extent of the law.

3. SELECTION

Not all United Credible Sdn Bhd employees will be asked to submit to drug and alcohol testing. Only those employees that need specific criteria are subject to drug and alcohol testing.

4. WRITTEN NOTICE

Before being asked to submit to a drug and/or alcohol test, the employee will receive written notice of the request or requirements.

5. NOTICE OF RESULTS

If the employee is asked to submit to a drug or alcohol test, United Credible Sdn Bhd will notify the employee of the results within 24 hours after it receives them from the laboratory. To preserve the confidentiality United Credible strives to maintain, the employee will be notified by personally phone call whether the test was negative or confirmed positive and, if confirmed positive, what the next step is.

6. POSITIVE TEST RESULTS

If the employee receives notice that the employee's test results were confirmed positive, the employee will be given the opportunity to explain the positive result following the employee's receipt of the test result. In addition, the employee may have the same sample retested at a laboratory of the employee's choice.



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7. ADVERSE EMPLOYMENT ACTION

If there is reason to suspect that the employee is working while under the influence of an illegal drug or alcohol, the employee will be suspended without pay until the results of a drug and alcohol test are made available to United Credible Sdn Bhd by the testing laboratory. Where drug or alcohol testing is part of a routine physical or random screening, there will be no adverse employment action taken until the test results are in.

8. CONFIDENTIALITY

United Credible Sdn Bhd will make every effort to keep the results of drug and alcohol tests confidential. Only persons with a need to know the results will have access to them. The employee will be asked for the employee's consent before test results are released to anyone else. Be advised, however, that test results may be used in arbitration, administrative hearings and court cases arising as a result of the employee's drug testing. Also, results will be sent to agencies as required by federal law. If the employee is to be referred to a treatment facility for evaluation, the employee's test results will also be made available to the employee's counselor. The results of drug testing in the workplace will not be used against the employee in any criminal prosecution.

9. COSTS

United Credible Sdn Bhd will pay the cost of any drug and alcohol testing that it requires or requests employees submit to, including retesting of confirmed positive results. Any additional tests that the employee requests will be paid for by the employee.

10. DRUG AND ALCOHOL USE AT WORK PROHIBITED

United Credible Sdn Bhd will not tolerate any use of non-prescribed drugs or alcohol during work hours. If the employee comes to work under the influence of drugs or alcohol or use drugs or alcohol during work time, the employee will be terminated.

E-MAIL POLICY

This document sets forth the policy of United Credible Sdn Bhd (the “Company”) with respect to e-mail. All employees who use the Company’s e-mail system are required to comply with this policy statement.

1. Business Use

The e-mail system is to be used solely for business purposes of the Company and not for personal purposes of the employees.

2. Ownership

All information and messages that are created, sent, received or stored on the Company’s e-mail system is the sole property of the Company.

3. E-mail Review

All e-mail is subject to the right of the Company to monitor, access, read, disclose and use such e-mail without prior notice to the originators and recipients of such e-mail. E-mail may be monitored and read by authorized personnel for the Company for any violations of law, breaches of Company policies, communications harmful to the Company, or for any other reason.

4. Prohibited Content

E-mails may not contain statements or content that are libelous, offensive, harassing, illegal, derogatory, or discriminatory. Foul, inappropriate or offensive messages such as racial, sexual, or religious slurs or jokes are prohibited. Sexually explicit messages or images, cartoons or jokes are prohibited.

5. Security

The e-mail system is only to be used by authorized persons, and an employee must have been issued and e-mail password in order to use the system. Employees shall not disclose their codes or passwords to others and may not use someone else’s code or password without express written authorization from the Company.

6. No Presumption of Privacy

E-mail communications should not be assumed to be private and security cannot be guaranteed. Highly confidential or sensitive information should not be sent through e-mail.

7. Certain Prohibited Activities

Employees may not, without the Company’s express written authorization transmit trade secrets or other confidential, private or proprietary information or materials through e-mail.

HUMAN RESOURCES AND ADMINISTRATION GENERALS POLICIES

8. Message Retention and Creation

Employees should be careful in creating e-mail. Even when a message has been deleted, it may still exist in printed version, be recreated from a back-up system, or may have been forwarded to someone else. Please note that appropriate electronic messages may need to be saved. And, the Company may be required to produce e-mail in litigation.

9. Viruses

Any files downloaded from e-mail received from non-Company sources must be scanned with the Company's virus detection software. Any viruses, tampering or system problems should be immediately reported to (computer systems administrator)

10. Consequences of Violations

Violations of this policy or other company policies may result in discipline, suspension and even termination of employment.

FUNERAL LEAVE POLICY

1. FULL-TIME EMPLOYEE

The purpose of funeral leave is to provide you with time to attend the funeral of a member of your family and to handle personal affairs without disrupting your income. Only permanent full-time employees are eligible for funeral leave benefits, and the benefits become effective after you complete your training and adjustment period.

Time allowed:

You may be granted up to a 2-days leave with pay in the event of the death of an immediate family member.

Definition of immediate family member:

The term immediate family member is defined as:

- Brother
- Child
- Father
- Father-in-law
- Husband
- Mother
- Mother-in-law
- Sister
- Stepbrother
- Stepchild
- Stepfather
- Stepmother
- Stepsister
- Wife

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Funeral pay:

Your funeral leave pay will be figured at your regular rate of pay.

Leave without pay:

If you are not eligible for funeral leave with pay, you may be given time off without pay in case of a death in the family. Time off without pay may be arranged to attend the funeral of a close friend. Each day off will be counted as an absence without pay.

Forfeiture:

You forfeit your rights to funeral leave benefits if you terminate employment before returning to your assigned position to work at least one workday after you have used funeral leave benefits.

When you are granted funeral leave benefits, it is mandatory that you attend the funeral of the relative for whom such funeral leave was requested. We reserve the right to ask you to supply the name and relationship of the deceased and the name of the funeral home that handled the arrangements.

2. DAILY EMPLOYEES

All hourly employees, subject to the conditions below, will receive funeral leave in the event of a death in their immediate family. The employee will be compensated for his scheduled work hours from which he is absent due to the funeral leave, not exceeding eight hours each day, at his regular basic straight time hourly rate.

The following points will be considered in determining whether an employee will receive pay for funeral leave:

- Immediate family is defined as spouse, child, parent, brother, or sister of the employee.
- Funeral leave will be granted from work for two consecutive days, including the day of the funeral, but limited to one day following day of funeral.
- No funeral allowance will be paid unless the employee gives reasonable prior notice of his intended absence from scheduled work and the time and date he intends to return to work.
- No funeral allowance will be paid if the employee does not attend the funeral.
- Promptly upon return to work, the employee must apply for the funeral allowance. Proof of relationship to the deceased may be required.

GENERAL SAFETY POLICY

1. SAFETY – GENERAL POLICY

Providing safe working conditions and maintaining continuity of employment is of continual concern. In this regard, it is important that adequate policies and procedures be developed and adhered to in order to ensure safe, efficient operating conditions, thereby safeguarding employees and facilities.

The Company will not knowingly permit unsafe conditions to exist, nor will it permit employees to indulge in unsafe acts. Violations of Company rules and regulations will result in disciplinary action.

The Company believes that the safety of employees and physical property can best be ensured by a meaningful program.

a. Employee

Since the employee on the job is frequently more aware of unsafe conditions than anyone else, employees are encouraged to make recommendations, suggestions, and criticisms of unsafe conditions to their immediate supervisor so that they may be corrected.

b. Supervisors

Supervisors are responsible for the working conditions within their department and the plant generally. A supervisor should remain alert at all times to dangerous and unsafe conditions, so that he/she may recommend corrective action, discipline employees who habitually create or indulge in unsafe practices, assess new or changed situations for inherent dangers, and follow up on employee suggestions for corrective action so that unsafe conditions are not instituted or permitted to exist.

2. INJURIES

All employees are required to immediately report all occupational illnesses or injuries to your supervisor, no matter how minor, and complete an occupational illness or injury form.

GENERAL SAFETY RULES

Your safety is the constant concern of this company. Every precaution has been taken to provide a safe workplace. Safety and Health Executive makes regular inspections and holds regular safety meetings. He/She also meets with management to plan and implement further improvements in our safety program. Common sense and personal interest in safety are still the greatest guarantees of your safety at work, on the road, and at home. We take your safety seriously and any willful or habitual violation of safety rules will be considered cause for dismissal. United Credible Sdn Bhd is sincerely concerned for the health and well being of each member of the team.

The cooperation of every employee is necessary to make this company a safe place in which to work. Help yourself and others by reporting unsafe conditions or hazards immediately to your supervisor or to a member of the safety committee. Give earnest consideration to the rules of safety presented to you by poster signs, discussions with your supervisor, posted department rules, and regulations published in the safety booklet. Begin right by always thinking of safety as you perform your job, or as you learn a new one.

1. ACCIDENT REPORTING

Any injury at work – no matter how small – must be reported immediately to your supervisor and receive first aid attention. Serious conditions often arise from small injuries if they are not cared for at once.

2. SPECIFIC SAFETY RULES AND GUIDELINES

To ensure your safety, and that of your coworkers, please observe and obey the following rules and guidelines:

- Observe and practice the safety procedures established for the job.
- In case of sickness or injury, no matter how slight, report at once to your supervisor. In no case should an employee treat his own or someone else's injuries or attempt to remove foreign particles from the eye.
- In case of injury resulting in possible fracture to legs, back, or neck, or any accident resulting in an unconscious condition, or a severe head injury, the employee is not to be moved until medical attention has been given by authorized personnel.
- Do not wear loose clothing or jewelry around machinery. It may catch on moving equipment and cause a serious injury.

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- Never distract the attention of another employee, as you might cause him or her to be injured. If necessary to get the attention of another employee, wait until it can be done safely.
- Where required, you must wear protective equipment, such as goggles, safety glasses, masks, gloves, hair nets, etc.
- Safety equipment such as restraints, pull backs, and two-hand devices are designed for your protection. Be sure such equipment is adjusted for you.
- Pile materials, skids, bins, boxes, or other equipment so as not to block aisles, exits, fire fighting equipment, electric lighting or power panel, valves, etc. **FIRE DOORS AND AISLES MUST BE KEPT CLEAR.**
- Keep your work area clean.
- Use compressed air only for the job for which it is intended. Do not clean your clothes with it and do not fool with it.
- Observe smoking regulations.
- Shut down your machine before cleaning, repairing, or leaving.
- Tow motors and lift trucks will be operated only by authorized personnel. Walk-type lift trucks will not be ridden and no one but the operator is permitted to ride the tow motors. Do not exceed a speed that is safe for existing conditions.
- Running and horseplay are strictly forbidden.
- Do not block access to fire extinguishers.
- Do not tamper with electric controls or switches.
- Do not operate machines or equipment until you have been properly instructed and authorized to do so by your supervisor.
- Do not engage in such other practices as may be inconsistent with ordinary and reasonable common sense safety rules.
- Report any UNSAFE condition or acts to your supervisor.
- **HELP TO PREVENT ACCIDENTS.**
- Use designated passages when moving from one place to another; never take hazardous shortcuts.
- Lift properly—use your legs, not your back. For heavier loads, ask for assistance.
- Do not adjust, clean, or oil moving machinery.
- Keep machine guards in their intended place.

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- Do not throw objects.
- Clean up spilled liquid, oil, or grease immediately.
- Wear hard sole shoes and appropriate clothing. Shorts or mini dresses are not permitted.
- Place trash and paper in proper containers and not in cans provided for cigarette butts.

3. SAFETY CHECKLIST

It's every employee's responsibility to be on the lookout for possible hazards. If you spot one of the conditions on the following list – or any other possible hazardous situation – report it to your supervisor immediately.

- Slippery floors and walkways
- Tripping hazards, such as hose links, piping, etc.
- Missing (or inoperative) entrance and exit signs and lighting
- Poorly lighted stairs
- Loose handrails or guard rails
- Loose or broken windows
- Dangerously piled supplies or equipment
- Open or broken windows
- Unlocked doors and gates
- Electrical equipment left operating
- Open doors on electrical panels
- Leaks of steam, water, oil, etc.
- Blocked aisles
- Blocked fire extinguishers, hose sprinkler heads
- Blocked fire doors
- Evidence of any equipment running hot or overheating
- Oily rags
- Evidence of smoking in non-smoking areas
- Roof leaks

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- Directional or warning signs not in place
- Safety devices not operating properly
- Machine, power transmission, or drive guards missing, damaged, loose, or improperly placed

4. SAFETY EQUIPMENT

Your supervisor will see that you receive the protective clothing and equipment required for your job. Use them as instructed and take care of them. You will be charged for loss or destruction of these articles only when it occurs through negligence.

5. SAFETY SHOES

The company will designate which jobs and work areas require safety shoes. Under no circumstances will an employee be permitted to work in sandals or open-toe shoes.

A reliable safety shoe vendor will visit the company periodically. Notices will be posted prior to the visits.

6. SAFETY GLASSES

The wearing of safety glasses by all shop employees is mandatory. Strict adherence to this policy can significantly reduce the risk of eye injuries.

7. SEAT BELTS

All employees must use seat belts and shoulder restraints (if available) whenever they operate a vehicle on company business. The driver is responsible for seeing that all passengers in front and rear seats are buckled up.

8. GOOD HOUSEKEEPING

Your work location should be kept clean and orderly. Keep machines and other objects (merchandise, boxes, shopping carts, etc.) out of the center of aisles. Clean up spills, drips, and leaks immediately to avoid slips and falls.



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Place trash in the proper receptacles. Stock shelves carefully so merchandise will not fall over upon customer contact.

NON-DISCRIMINATION POLICY STATEMENT

1. OVERALL POLICY

It is the policy of United Credible Sdn Bhd (the “Company”) to maintain a working environment free of all forms of unlawful discrimination. In recognition of the importance of good employee relations, all applicants are extended an equal opportunity to gain employment and all employees are extended an equal opportunity to progress in their field of endeavor.

2. EQUAL OPPORTUNITY

The Company affords equal opportunity to all employees and prospective employees without regard to race, color, sex, religion, age, marital status, disability, veteran status or national origin in the following employment practices: recruitment, hiring, placement, transfer, promotion, demotion, selection for training, layoff, termination, determination of service, rate of pay, benefit plans, compensation, and other personnel actions.

3. DISABILITY

The Company will not discriminate against any employee or applicant for employment because of disability in regard to any position for which the employee or applicant for employment is qualified.

4. COMPLAINT PROCEDURE

Any individual, whether an employee or applicant for employment who believes that he or she has been discriminated against unlawfully should bring any complaint to Human Resources Department. Complaints may be lodged in writing or in person. Persons who file complaints will be advised, as is appropriate, regarding any investigation, action or resolution of the problem.

5. CONSEQUENCES

The Company will not tolerate any form of discrimination and will take appropriate disciplinary action, including possibly termination, of any person determined to have engaged in unlawful conduct under this policy.

6. NO RETALIATION

The Company will not retaliate nor discriminate against any employee or applicant because he or she has opposed any unlawful employment practice or filed a charge of employment discrimination, testified, assisted, or participated in any manner in an investigation, proceeding, or hearing related to employment practices.

STATEMENT AND POLICY PROHIBITING ILLEGAL DISCRIMINATION AND HARASSMENT

Our company is committed to the principals of Equal Employment Opportunity and is committed to making employment decisions based on merit and value. We are committed to complying with all Federal, State, and local laws providing Equal Employment Opportunities, as well as all laws related to terms and conditions of employment. We desire to keep a work environment which is free of harassment or discrimination because of sex, race, religion, color, national origin, sexual orientation, physical or mental disability, marital status, age or any other status protected by Federal, State or local laws. We value diversity and are willing to employ men and women of all ethnic and racial groups, ranging in age from the teens to the sixties and older, and representing a broad spectrum of religions and national origins. The company will make every reasonable effort to accommodate those physical or mental limitations of an otherwise qualified employee, unless undue hardship would result for the company.

Just as the company bears a responsibility towards this policy, each of us must clearly communicate our disinterest in, or offense taken to, any perceived verbal or physical discrimination or harassment. We are all responsible for upholding this Equal Employment Opportunity policy and commitment. Equal Employment Opportunity laws afford each one of us the chance to succeed or fail based on individual merit.

Prohibited sexual harassment is defined as follows: “Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitutes sexual harassment when:

- a) submission to such conduct is made either explicitly or implicitly a term or condition of an individual’s employment
- b) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual or
- c) such conduct has the purpose or effect of unreasonably interfering with an individual’s work performance or creating an intimidating, hostile or offensive work environment.

Our company will not tolerate any form of discrimination or harassment! Any employee who feels that he or she has witnessed, or been subject to, any form of discrimination or harassment should immediately notify their supervisor, personnel administrator or other manager at the company. We will promptly investigate any claim and take appropriate action. We will seek to impose appropriate sanctions against any person found to be in violation of this policy. Such sanctions may include, but are not limited to, reprimand, suspension, demotion, transfer and discharge.



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Our company prohibits retaliation against any employee who brings forth any complaint or assists in the investigation of any complaint.

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GRIEVANCE POLICY

United Credible Sdn Bhd wishes to provide a comfortable, productive, legal and ethical work environment. To this end, the company wants you to bring any grievances you have about the work place to the attention of your supervisor and, if necessary, to upper level management. In light of these concerns we have instituted the following grievance procedure:

If you feel that there is inappropriate conduct or activity on the part of the company, management, its employees, vendors, customers, or any other persons or entities related to the company, we request that you bring this concern to the immediate attention of your supervisor. Please try to approach your supervisor at a time and place that will allow the supervisor to properly listen to your concerns. If you have discussed this matter with your supervisor previously and you do not believe that you have received a sufficient response, we request that you present your concerns to your supervisor in writing. Please indicate what the problem is, those persons involved in the problem, and any suggested solution you may have to the problem.

If you do not receive a sufficient response to your written complaint within 7 working days from providing it to your supervisor, or if your supervisor is the problem, you should contact the next level of supervision, and so on. If you consider the matter an emergency, legal, ethical or safety issue, use your best judgment to expedite the complaint process. The company may have a conference with you and your supervisor or with both of you individually. If the matter is not resolved after that conference, and you believe it still merits attention, it is requested that you immediately place your concerns in writing and bring the matter forward to upper level management.

It is the purpose of this grievance procedure to help maintain a positive work environment with respect and responsibility towards each other. The grievance procedure is also intended to avoid unnecessary employee claims and company legal exposure. The company cannot promise that your specific grievance or complaint will result in the action you request or that you will be satisfied with the outcome of the grievance procedure.

SEXUAL HARASSMENT POLICY

United Credible Sdn Bhd's position is that sexual harassment is a form of misconduct that undermines the integrity of the employment relationship. All employees have the right to work in an environment free from all forms of discrimination and conduct which can be considered harassing, coercive, or disruptive, including sexual harassment. Anyone engaging in harassing conduct will be subject to discipline, ranging from a warning to termination.

It is our policy, in accordance with providing a positive, discrimination-free work environment, that sexual harassment in the workplace is unacceptable conduct that will not be condoned.

1. WHAT IS SEXUAL HARASSMENT?

Sexual harassment is defined as any unwanted physical, verbal or visual sexual advances, requests for sexual favors, and other sexually oriented conduct which is offensive or objectionable to the recipient, including, but not limited to: epithets, derogatory or suggestive comments, slurs or gestures and offensive posters, cartoons, pictures, or drawings.

United Credible Sdn Bhd has adopted, and its policy is based on, the definition of sexual harassment set forth by the Code of Practice and the Prevention and Eradication of Sexual Harassment in the Workplace 1999 ("Code"). Its define sexual harassment as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when:

- According to the definition of the Act, sexual harassment is any "unwanted conduct of a sexual nature, whether verbal, non-verbal, visual, gestural or physical, directed at a person which is offensive or humiliating or is a threat to his well-being, arising out of and in the course of his employment".
- Looking at the phrases used in the Act such as "unwanted", "sexual nature", "offensive", "humiliating", "threat", there is a significant amount of ambiguity that is open to interpretation on the part of employers, employees and the courts.
- Interpretation of the above terms may vary drastically from person to person. Everyone has different perception about "unwanted conduct of sexual nature" due to the different level of tolerance for physical contact of any type. A quote from CNN illustrates this very well, "In fact, because a person's individual sensitivities and need for personal space varies so widely,

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inappropriate touching — from a happy slap on the back to a welcoming kiss on the cheek to an angry pointed finger in someone’s chest — are all the subject of complaints to management.”

Sexual harassment also includes any employee conduct unreasonably interfering with another’s work performance by creating an intimidating, hostile, or offensive working environment. Sexual harassment consists of a variety of behaviors by employees directed to other employees including, but not limited to, subtle pressure for sexual activity, inappropriate touching, inappropriate language, demands for sexual favors, and physical assault.

2. WHAT IS NOT SEXUAL HARASSMENT?

Sexual harassment does not refer to occasional compliments of a socially acceptable nature. It refers to behavior that is not welcome, that is personally offensive, that debilitates morale, and that, therefore, interferes with work effectiveness.

3. HARASSMENT BY NON-EMPLOYEES

We will endeavor to protect employees, to the extent possible, from reported harassment by non-employees such as from customers, vendors and other parties who have workplace contact with our employees.

4. COMPLAINT PROCEDURE

If you feel that you have been the recipient of sexually harassing behavior, report it immediately to the Human Resource Department or to any other supervisor. It is preferable to make a complaint in writing, but you can accompany or follow up your written complaint with a verbal complaint. All allegations of sexual harassment will be quickly investigated. To the extent possible, your confidentiality and that of any witnesses and the alleged harasser will be protected against unnecessary disclosure. When the investigation is completed, you will be informed of the outcome of that investigation.

If your supervisor is the source of the harassing conduct, report the behavior to that person’s supervisor or to the owner of United Credible Sdn Bhd.

5. DISCIPLINE

Any employee found to have harassed another employee or applicant for employment will be subject to appropriate disciplinary procedure action, including reprimands, suspension or termination of employment.



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A person committing sexual harassment may also be held legally liable for his or her actions under applicable law.

6. RESPONSIBILITY

Each manager is responsible for implementing this policy within his or her area of supervision.

United Credible Sdn Bhd wants you to have a work environment free of sexual harassment by management personnel, by your coworkers and by others with whom you must interact in the course of your work as a United Credible Sdn Bhd employee. Sexual harassment is specifically prohibited as unlawful and as a violation of United Credible Sdn Bhd's policy. United Credible Sdn Bhd is responsible for preventing sexual harassment in the workplace, for taking immediate corrective action to stop sexual harassment in the workplace and for promptly investigating any allegation of work-related sexual harassment

7. REPRISAL PROHIBITED

United Credible Sdn Bhd will permit no employment-based retaliation against anyone who brings a complaint of sexual harassment or who speaks as a witness in the investigation of a complaint of sexual harassment.

8. WRITTEN POLICY

If United Credible Sdn Bhd should amend or modify its sexual harassment policy, you will receive an individual copy of the amended or modified policy.

POLICY ON AIDS

1. INTRODUCTION

The following outlines United Credible Sdn Bhd's policy and procedures for interacting with employees who have been medically diagnosed with or who are suspected of having the AIDS (Acquired Immune Deficiency Syndrome) virus.

2. PURPOSE

The purpose of the AIDS policy is to reassure employees that AIDS is not spread through casual contact during normal work practices and to reduce unrealistic fears about contracting an AIDS virus-related condition. This policy also protects the legal right to work of employees who are diagnosed with an AIDS virus-related condition and provides guidelines for situations where infection with the AIDS virus is suspected. Our policy is to encourage sensitivity to and understanding for employees affected with a condition of the AIDS virus.

3. GENERAL POLICY

We are committed to maintaining a healthy work environment by protecting the physical and emotional health and well-being of all employees in the workplace. We also have a continuing commitment to provide employment for people with physical disabilities who are able to work. This AIDS policy is a direct outgrowth of those commitments. It provides guidelines for situations when a question as to an AIDS virus-related condition arises. There are three major points:

- Employees who are diagnosed with an AIDS virus-related condition may continue to work if they are deemed medically able to work and can meet acceptable performance standards. We will provide reasonable performance standards and reasonable accommodation if necessary to enable these employees to continue working.
- We provide AIDS education for all employees to help them understand how the AIDS virus is spread and to reduce unrealistic fears of contracting an AIDS virus-related condition.
- The term "AIDS virus-related conditions" refers to the following four medically diagnosed conditions:
 1. presence of the AIDS antibody without symptoms of AIDS
 2. presence of an AIDS-Related Complex (ARC)

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3. AIDS
4. central nervous system infection

4. MEDICAL OVERVIEW

Medical experts on AIDS virus-related conditions have informed us that there is *no* known risk of AIDS transmission between an affected employee and other employees through either casual or close contact that occurs during normal work activities.

An AIDS virus-related condition is not transmitted by breathing the same air, using the same lavatories, touching a common piece of paper, or using the same telephone. Transmission of the virus through oral secretions or tears is not a recognized risk according to medical authorities. Additionally, the virus is very fragile and has been found to be transmitted only through intimate exchange of bodily fluids (for example, blood or blood-contaminated tissue fluids such as semen or vaginal fluid).

The AIDS virus attacks the immune system, causing a breakdown in a person's normal protection against infection. This leaves the body vulnerable to life-threatening illnesses. In addition, the virus by itself can affect the nervous system.

Individuals of all sexual preferences are at risk of contracting an AIDS virus-related condition. According to medical experts, the AIDS virus is transmitted in the following ways: sexual contact through transmission of semen or vaginal fluids; intravenous drug administration with contaminated needles; administration of contaminated blood or blood products; and passage of the virus from infected mothers to their fetus or newborn. However, there is *no* evidence to suggest that pregnant women are particularly susceptible to any AIDS virus-related illness or condition. Recent medical evidence suggests that an AIDS virus-related condition can have an incubation period of several weeks, months or years before symptoms appear. Medical findings indicate that a person who has a positive antibody test will not necessarily develop an AIDS virus-related condition. The presence of the AIDS antibody is a sign of infection, not immunity, unfortunately.

As is true for any person with a life-threatening illness, a person diagnosed with an AIDS virus-related condition deserves and requires compassion and understanding. While that person is attempting to cope with his or her own vulnerability and fears, the support and understanding of friends and colleagues can be particularly valuable.

Some people have fears about contracting AIDS based on misinformation or lack of knowledge about how AIDS is spread. Education providing accurate medical information can best alleviate fears of contracting an AIDS condition.

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5. SUPERVISOR'S RESPONSIBILITIES

The physical and emotional health and well-being of all employees must be protected, and reasonable accommodation for the medically impaired employee with an AIDS virus-related condition must be provided, as long as the employee is able to meet acceptable performance standards. To ensure these goals are met, the following guidelines are to be followed:

- Any employee diagnosed with an AIDS condition is entitled, as is any other employee, to confidentiality of their medical condition and medical records.
- If an employee with an AIDS condition requests job accommodation for his/her medical condition, the employee must obtain a written medical opinion that he/she (a) is medically able to work and (b) needs reasonable job accommodation in order to maintain employment.
- If it is deemed medically necessary, based upon current physical impairment, United Credible Sdn Bhd and the employee's supervisor will work to bring about any reasonable job modification or job transfer of the employee with a diagnosed condition of AIDS.
- If a healthy employee refuses to work with an employee who is diagnosed with an AIDS condition and is medically approved as able to work, job transfer or other work accommodation for the healthy employee will only occur when medically indicated by written order of his/her physician. The medical order must be a signed medical statement requesting this job change. In the absence of a medical order, normal transfer procedures will be followed.

TELECOMMUTING POLICY

Employees allowed to telecommute from home or off-site, for some or all of their employment, remain subject to the terms and conditions of employment set forth in the employee handbook and elsewhere. In addition to their existing obligations and responsibilities telecommuters must agree to do the following:

1. Maintain a regular work schedule and an accurate accounting of what they work on and when.
2. Comply with all of the safety regulations that apply to an office. That means having a safe work environment free of clutter, exposed wiring, slippery surfaces, etc. Any employee who telecommutes grants a license to the company to inspect their work premise during normal work hours.
3. Not allow business visitors to their home or off-site work location without the express written permission from their supervisor.
4. Understand that the policies and procedures relating to legal compliance and ethics obligations remain in full force and effect while off-site.
5. Be responsible for any company equipment used off-site. The employee may be responsible for the cost of repair or replacement of any equipment if handled in a careless or reckless manner. The company is not responsible for personal equipment used without express written authorization from the company.
6. Maintain their work product in a safe and secure environment. Any confidential materials, trade secrets or proprietary information should be maintained under lock and key and appropriately discarded.
7. Understand that any injuries occurred at home, or off-site, are covered by the company's worker's compensation insurance coverage. The reporting requirements for a telecommuter related to a workplace injury are the same as if they worked on company premises.
8. Arrange for proper day care or elder care services so as not to interfere with getting your job done.
9. Remember that you are a representative of this company no matter where you are. Please use your best judgment at all times.



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THIRD PARTY CONFIDENTIAL AND PROPRIETARY INFORMATION

United Credible Sdn Bhd is very sensitive to the issue of protection of trade secrets and proprietary information. United Credible Sdn Bhd employees are expected to use good judgment, to adhere to high ethical standards, and to abide by any confidentiality obligations to former employers. United Credible Sdn Bhd employees shall not use, bring on the premises or otherwise disclose any proprietary or trade secret information of former employers or other third parties. All employees share responsibility to ensure that proper security is maintained.