McCarthy & Stone
Welcome Home.

Group Code of Conduct

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Policy Governance	
Policy owner	McCarthy & Stone Board
Executive sponsor	Chief Executive Officer
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Related policies	Please refer to the McCarthy & Stone intranet to view the latest copies of the McCarthy & Stone policies

Purpose

This McCarthy & Stone Group Code of Conduct sets out the standards and behaviours expected of all colleagues, contractors, consultants, agency workers and anyone representing McCarthy & Stone across all business areas in the group.

The code provides a consistent framework for how we work and reflects the high standards we expect of ourselves in the way we operate, make decisions and serve our customers.

McCarthy & Stone has adopted the National Housing Federation Code of Conduct. This Code is informed by the key elements and principles set out by the National Housing Federation, which help shape expectations and standards across the housing sector. It has been tailored to reflect McCarthy & Stone's values, our commitment to customers and colleagues, and the way we work every day.

Our mission is to be the natural choice for later living by developing beautiful, sustainable and more affordable places to live, with flexible services and a choice of ownership options designed around our customers and their families.

We champion the role, wellbeing and happiness of older people in society, which is reflected in our values:

We put COMMUNITY first - we listen, demonstrate trust and follow through on commitments for the benefit of our teams, customers and partners.

We achieve TOGETHER - we are one team, we are inclusive. Together we achieve great things and deliver great results.

We act with INTEGRITY - we treat one another with respect, we're honest and hold ourselves to the highest standards.

We have COURAGE - we take ownership and responsibility. We challenge the status quo; we're empowered to speak up and take action.

We are always IMPROVING - we are open and curious, we learn from our mistakes and are not afraid to fail.

We keep it SIMPLE - we are pragmatic, seeking to simplify what we do and how we do it. We remove complexity to speed up decision making and drive action.

Why this is important

It is vital that everyone who works for, or represents, McCarthy & Stone is held to the highest standards of conduct. This protects customers and McCarthy & Stone.

The code is for use by colleagues, board members and customers.

Behaviours and standards

Simply described, the Code of Conduct sets out the behaviours, or standards of conduct, which are expected of people who are involved in the work or decision-making of McCarthy & Stone.

The code does not prevent anyone from exercising their rights. This includes the right of customers to make complaints and the right of all involved to use McCarthy & Stone's whistleblowing procedure.

The code is designed to be relevant, clear and accessible. This includes full and meaningful opportunities for customers to scrutinise and influence the code and appropriate engagement with staff. McCarthy & Stone's board has adopted the code.

How does it fit with other policies and procedures?

The Group Code of Conduct is intended to form part of the wider suite of policies and procedures that McCarthy & Stone has in place, setting out how things happen within the organisation. It also sits alongside regulatory and legal expectations.

The code is written on the assumption that those using it will comply with all legal and regulatory requirements relevant to this code and with all of their McCarthy & Stone's policies, procedures and employment contracts.

Colleagues delivering personal care, and or, support to customers should also refer to the Code of Conduct for Staff Policy which apply to England and Wales (linked to our care and lifestyle offering). These documents detail specific standards expected when working in a care/support capacity with our customers. The Group Code of Conduct does not replace these - it accompanies these documents.

In addition, colleagues should also adhere to our compliance obligations detailed in industry codes of practice such as the Consumer Code for House Builders and McCarthy & Stone's compliance framework and associated policies and procedures.

Users of this code must have access to the code and all relevant policies and procedures.

The code of conduct must also be covered during the induction of new colleagues.

Who does the code apply to?

This Group Code of Conduct applies across the McCarthy & Stone group, including all subsidiaries. It applies to everyone working for, or representing, McCarthy & Stone. This includes permanent and temporary colleagues, contractors, consultants, agency workers, board members and any other representatives of the organisation. Where an employee or board member has a contract of employment and there is any conflict between the terms of that contract and this code, the contract of employment takes precedence.

It also applies to customers who are involved in more formal feedback mechanisms, such as the customer forum, focus groups and other engagement initiatives.

Customers

The code is intended to apply to customers who are involved in more formal mechanisms, such as the customer forum, focus groups and other engagement initiatives, where customers are given meaningful opportunities to influence and scrutinise decision-making.

Colleagues (member of staff)

The code is designed to address the standards of behaviour that should be expected from every colleague. It sets out expectations for staff conduct in fulfilling their roles. This includes how individuals should interact with customers, other colleagues and anyone representing McCarthy & Stone across all business areas in the group.

How the code is structured

There are five requirements to the code. Underpinning all five requirements is a commitment to clear, concise, timely, consistent and accessible communication, in plain English and with purpose.

1	**Acting in the best interests of customers and McCarthy & Stone:** You have a responsibility to carry out your role in a way that supports the long-term interests of current and future customers and in line with the purposes and values of McCarthy & Stone.
2	**Behaving with integrity:** By integrity, we mean that you must act honestly, transparently and in line with the highest standards of ethical conduct. The reputation and good name of McCarthy & Stone depends on compliance with this code, and with the laws, policies and procedures that it refers to.
3	**Treating others fairly, with respect and empathy:** The way in which people behave towards each other is fundamentally important to the experience of customers and staff of McCarthy & Stone. Respectful, fair and empathetic behaviour is essential to building trust, maintaining effective relationships and supporting a healthy organisational culture.
4	**Taking responsibility for the impact of your actions:** You have a responsibility to consider the immediate and longer-term impact of your actions and to be accountable for them.
5	**Acting with diligence and care:** The diligence and care with which roles are performed has a significant impact upon the quality of decision-making and services, and on the experience of customers and staff. This includes taking responsibility for your own performance and for meeting relevant professional standards.

Each of the five requirements of the code comprise a set of principles and detailed expectations. Refer to the Appendix for further details on the principles and expectations.

Application of the code

The code cannot aim to cover every situation in which people may find themselves as they perform their roles. Even where it does not contain specific requirements, you need to apply good judgement, using the principles of the code. For example, it will be important in any situation to consider how an action taken or decision made aligns with McCarthy & Stone's purpose and values, and what impact it may have upon customers and McCarthy & Stone's reputation.

Definitions

Term	Definition
Board	Includes any board of management, management committee, board of trustees, and all similar governing bodies however named.
Board member or members	Includes anyone who is a member of a McCarthy & Stone governing body, regardless of their formal title. This may include non-executive directors, trustees, board members, management committee members, co-optees and other nominees, whether or not they have voting rights. It also includes members of sub-committees who are not members of the main McCarthy & Stone governing body.
Close connections	In broad terms, means your family, relatives, close friends or business partners, as well as businesses in which you have an interest through ownership or influence. The term includes your spouse, unmarried partner or civil partner, children, siblings, grandchildren and grandparents. If unsure, err on the side of caution.
Colleagues (employees, staff member and staff)	Includes McCarthy & Stone employees and others fulfilling paid employee roles, including workers, interim placements, secondees, operatives and volunteers.
Communities	Includes customers and the wider community impacted when building, managing developments and providing care and any other service.
Contractors	Includes those other than board members, staff and customers who are directly involved in delivering McCarthy & Stone business activities. This includes contractors, sub-contractors, consultants and agents.
Culture	Organisational culture can be described as 'how we do things around here' – the shared values, attitudes and behaviours that shape how people perform their roles and how customers experience services.
Customers	Includes homeowners, residents, tenants, leaseholders, shared owners and users of other services provided by McCarthy & Stone across all tenures.
Impact on the environment and sustainability	The effect actions or decisions may have on the natural environment, including climate change, carbon emissions, energy and water use, waste, pollution, biodiversity and responsible resource use.
Known relationship	For this code, means relatives and close connections. Relationships with acquaintances — people you know but not very well — are not covered by this term.
Personal familiarity	Forming relationships that compromise, or could reasonably be perceived to compromise, professional boundaries, objectivity, independence of judgment or proper governance arrangements.
Professionalism	A set of behaviours reflecting the standards, skills, competencies and ethics associated with a role.
Protected characteristics	Traits protected under the Equality Act 2010: age, gender reassignment, marriage or civil partnership, pregnancy or maternity, disability, race, religion or belief, sex and sexual orientation.
Strategic objectives	Specific goals an organisation sets to achieve its strategy and move from where it is now to where it wants to be in future.

Roles and responsibilities

Role	Responsibility
Board	• Ultimately responsible for the organisation's culture, ways of working, actions and policies. • Promotion of culture based on openness, respect and accountability to customers, enabling everyone to meet their responsibilities under this code. • Provision of clear arrangements are in place so that people can ask for further information or guidance about how this Code applies, including what happens if there is a failure to comply.
Executive Sponsor	• Group code of conduct ownership and maintenance. • Setting and obtaining ratification and approval of this code. • Setting group level process and control requirements and relevant compliance. • Must ensure this code of conduct is reviewed at least annually. • Must ensure this code of conduct remains in line with current regulation/legislation. • Must design and implement appropriate processes and controls. • Must ensure training is up to date.
Line Managers	• Responsible for ensuring their people complete any associated mandatory training / declaration linked to this code of conduct. • Responsible for ensuring their people fully understand how to apply this code of conduct in their individual job role. • Responsible for ensuring their staff are compliant with this code of conduct. • Must act as a role model in the application of this code of conduct. • Must consider implications of change within their business areas and ensure any change does not contradict or compromise application of this code of conduct. • Responsible for ensuring their business area applys this code of conduct to the best of its ability. • Must ensure the application of this code of conduct is monitored and will make changes when the desired outcomes are not met.
Employees	• Must complete any associated mandatory training / declaration linked to this code of conduct. • Must familiarise themselves with the principles detailed, expectations, protocols and processes contained / referenced within this code of conduct. • Must ensure they understand how to apply this code to their individual job roles. • Must always remain compliant with this code of conduct. • Must report any activity that they believe may be in breach of this code of conduct.
Customers	• Must familiarise themselves with the principles detailed, expectations, protocols and processes contained / referenced within this code of conduct. • Must ensure they understand how to apply this code. • Must always remain compliant with this code of conduct. • Must report any activity that they believe may be in breach of this code of conduct.
Compliance & Governance function	• Must complete documented audit process on the application on this code of conduct. • Must support line managers in understanding how to effectively apply this code of conduct within their business areas.

Managing non-compliance

Accountability

Compliance with the Group Code of Conduct is mandatory for all employees, board members, contractors, consultants, agency workers, and anyone representing McCarthy & Stone across all business areas in the group.

The code of conduct provides a consistent framework for how we work and reflects the high standards we expect of ourselves in the way we operate, make decisions and serve our customers. It supports our regulatory commitments and our service promise to customers.

We expect all stakeholders to conduct themselves appropriately and in accordance with these standards.

Although McCarthy & Stone's Group Code of Conduct cannot formally be applied to our Service Providers, we expect them to follow their own code of conduct and ensure it aligns with our values and standards of behaviour.

Reporting concerns

We are committed to maintaining a transparent, safe and supportive culture where conduct concerns can be raised promptly and without fear of unfair treatment.

Employees and internal teams: Must report suspected breaches promptly to a manager, the People Team, or through the whistleblowing guidance and procedure.

Customers: Can raise conduct concerns through our formal complaints process which sets out how to raise a concern.

The whistleblowing guidance and facility is also available to customers, the public and suppliers. McCarthy & Stone Group's Whistleblowing Service is provided by Navex Global. Contact details for Navex Global are as follows:

Tel - 0800 069 8612 or via www.mccarthyandstone.ethicspoint.com

Investigation and consequences

All reported breaches, unless anonymous, will be acknowledged and reviewed on a case-by-case basis. Breaches will be handled fairly, proportionately and in line with the relevant policy or contractual arrangements. Where a breach is upheld, appropriate corrective action will be taken.

Employees and board members: Outcomes may include mandatory retraining, coaching, performance monitoring or formal disciplinary action, up to and including dismissal. Please refer to the performance management and capability policies for further details.

Governance and transparency

The Executive Team and Board will review anonymised breach information regularly to identify themes, risks and opportunities for improvement. McCarthy & Stone will self-report any significant or systemic failures to the relevant regulatory body where required.

Monitoring and reporting

The Director of Compliance & Governance will monitor the effectiveness and will review the implementation of this policy, regularly considering its suitability, adequacy and effectiveness.

Any improvements identified will be made as soon as possible and communicated as appropriate. You are invited to comment on this Policy and suggest ways in which it might be improved.

All comments, suggestions and queries should be addressed to the Director of Compliance & Governance.

Version control

Date	Version	Who	Details
19/10/26	FINAL V1	CEO	Created

Appendices

There are five requirements to the Group Code of Conduct, as detailed in the appendix:

Appendix 1 - Acting in the best interests of our customers

Appendix 2 - Behaving with integrity

Appendix 3 - Treating others fairly, with respect and empathy

Appendix 4 - Taking responsibility for the impact of your actions

Appendix 5 - Acting with diligence and care

Each requirement comprises a set of principles and detailed expectations. Where requirements apply differently to different groups (board members, customers and colleagues), we use subheadings within the relevant section to distinguish them.

Appendix 1 - Acting in the best interests of our customers

1. Acting in the best interests of our customers	
You have a responsibility to carry out your role in a way that supports the long-term interests of current and future customers and is in line with the purposes and values of McCarthy & Stone.	
A	**Meeting your responsibilities - You must act in good faith, putting aside personal gain and making decisions that support the long-term interests of our customers as a whole and are in the best interests of McCarthy & Stone.**
	Expected of all
1	You must always try to fulfil the requirements of your role to the best of your ability. If any circumstances arise that limit your ability to meet your responsibilities, you must raise this through the appropriate channels.
2	When carrying out your role, you must always seek to be customer focused and support McCarthy & Stone's desired culture and strategic objectives.
3	You must not act in a way that discriminates against, or unjustifiably favours, particular individuals, groups or interests, including on the basis of any protected characteristics they may have.
4	You must consider the impact of your actions on the safety and wellbeing of customers.
	Expected of board members
5	You must be respectful of others' views even if you do not personally agree with them.
	Expected of colleagues
6	You must consult your manager before taking any other paid or voluntary work that may interfere with your existing job, or conflict with terms set out in your contract of employment.
	Expected of customers
7	You must be respectful of others' views even if you do not personally agree with them.
B	**Representing McCarthy & Stone - In representing McCarthy & Stone in any capacity, including at external events, in dealings with outside bodies and on social media, you are an ambassador for McCarthy & Stone and must uphold and promote its values, objectives and policies.**
	Expected of all
1	In representing McCarthy & Stone, you must act in accordance with McCarthy and Stone's values, policies and goals.
2	You must not conduct yourself in a manner that could reasonably be regarded as bringing McCarthy & Stone into disrepute through dishonest, misleading or inappropriate behaviour.
3	You must not make knowingly false, malicious or misleading statements about McCarthy & Stone or those connected with it.
4	You must not seek to officially represent the views or position of McCarthy & Stone without prior authority to do so.
5	When representing McCarthy & Stone through any medium, including social media, you must at all times act with professionalism.
6	Where any personal social media accounts refer to your role with McCarthy & Stone, you must make it clear in what capacity you are communicating.
	Expected of board members
7	If you intend to engage in any activity, including political or campaigning activity, which may reasonably be regarded to affect McCarthy & Stone, you must obtain prior consent. Such consent must not be unreasonably withheld unless your activity poses a material risk to McCarthy & Stone.
	Expected of colleagues
8	If you intend to engage in any activity, including political or campaigning activity, which may reasonably be regarded to affect McCarthy & Stone, you must obtain prior consent. Such consent must not be unreasonably withheld unless your activity poses a material risk to McCarthy & Stone.

Appendix 2 - Behaving with integrity

2. Behaving with integrity	
By integrity, we mean that you must act honestly, transparently and in line with the highest standards of ethical conduct. The reputation and good name of McCarthy & Stone depends on compliance with this code, and with the laws, policies and procedures that it refers to.	
C	**Conflicts of interests - You must take all reasonable steps to make sure that no conflict arises, or could reasonably be perceived to arise, between your duties to McCarthy & Stone and your personal interests, other duties, and relationships.**
	Expected of all
1	You must formally declare to McCarthy & Stone, at the earliest opportunity, any interests, roles and relationships that could - or could reasonably be perceived to - affect your ability to act in the best interests of customers as a whole and McCarthy & Stone; you must make sure that these interests do not interfere with your ability to carry out your role effectively.
2	You must declare any known relationship to a homeowner, potential homeowner or other customer of McCarthy & Stone where this could reasonably be perceived to influence your role. You must not be involved in decisions relating to their relationship with McCarthy & Stone or seek or accept preferential treatment for them.
3	You must declare any known relationship to a member of staff or board member where this could reasonably be perceived to influence your role. You must not be involved in decisions relating to their relationship with McCarthy & Stone or seek or accept preferential treatment for them.
4	You must declare any known relationship to a person or organisation seeking appointment as a contractor or supplier to McCarthy & Stone and must not be involved in their appointment, performance management, or reward.
5	You must not use, or attempt to use, your position to secure personal benefit or advantage for yourself or any connected person, business or organisation.
6	You must not seek to influence decisions improperly, including by applying pressure, offering inducements, or using personal relationships to secure preferential outcomes.
7	You will strive to be open, honest and clear in your communication. You provide clear, concise, timely, consistent and accessible communication, in plain English and with purpose.
	Expected of board members
8	You are committed to transparency, sharing information as openly as possible while maintaining a safe and supportive culture, protecting confidentiality, and safeguarding customers' and McCarthy & Stone's interests.
9	You must declare any known relationship to a person applying for or performing a role within McCarthy & Stone and must not be involved in their appointment, performance management or reward.
10	You must be clear about the role you are acting in and must not use your position to influence individual service decisions or treatment for yourself or others.
11	You must act independently and fairly, avoiding involvement in individual operational matters unless this is part of an agreed role.
12	Individuals with a conflict should not take part in discussions and decisions relating to that conflict and should be prepared to take all reasonable steps to address the conflict. These should include being willing to resign if the conflict is material or long-standing and, in the opinion of the relevant board, committee or other group, cannot be managed appropriately.
13	Except where specifically permitted, as set out in McCarthy & Stone's relevant policy, you must avoid using its contractors and suppliers for private purposes.

	Expected of colleagues
14	You are committed to transparency, sharing information as openly as possible while maintaining a safe and supportive culture, protecting confidentiality, and safeguarding customers' and McCarthy & Stone's interests.
15	You must declare any known relationship to a person applying for or performing a role within McCarthy & Stone and must not be involved in their appointment, performance management or reward.
16	Except where specifically permitted, as set out in McCarthy & Stone's relevant policy, you must avoid using its contractors and suppliers for private purposes.
	Expected of customers
17	You must be clear about the role you are acting in and must not use your position to influence individual service decisions or treatment for yourself.
18	You must act independently and fairly, avoiding involvement in individual operational matters unless this is part of an agreed role.
19	Individuals with a conflict should not take part in discussions and decisions relating to that conflict and should be prepared to take all reasonable steps to address the conflict. These should include being willing to resign if the conflict is material or long-standing and, in the opinion of the relevant board, committee or other group, cannot be managed appropriately. For customers, a conflict could include a matter being discussed that relates specifically to the individual's home. It should not prevent customers taking part in discussions about matters that affect larger groups of customers.
20	You must not be involved in any recruitment or selection process where you have a close connection with a person applying for the role.
D	**Bribery, gifts and hospitality - In your role with McCarthy & Stone, you must not allow gifts, hospitality or other benefits to influence, or be perceived to influence, your judgement or behaviour.**
	Expected of all
1	You must not seek or accept preferential treatment in the provision of benefits such as employment or housing accommodation.
2	You must not solicit or seek gifts or hospitality or other benefits in connection with your role.
3	Any gifts or hospitality offered to or by you must be either declared or declined according to McCarthy & Stone's policies.
4	If you are offered a bribe, hospitality or a gift, which is or may be in return for expected preferential treatment, you must decline and declare this immediately to the appropriate person.
	Expected of customers
5	You must not seek or accept preferential treatment in the provision of housing or related services.
E	**Funds, resources, and personal benefit - You must use McCarthy & Stone's funds, resources and assets responsibly, transparently and only for proper purposes.**
	Expected of all
1	If you claim reimbursement for any expenses, you must do so in line with the McCarthy & Stone's policies and procedures.
	Expected of board members
2	If you are making decisions about litigation, you must ensure that funds and resources are used properly and efficiently with consideration of financial, operational and reputational risk.
3	You must ensure that McCarthy & Stone's funds and resources are used properly and efficiently.
4	Your procurement decisions must be guided by McCarthy & Stone's policies and fairness in decision-making and in line with relevant law or regulation.
5	You must take all reasonable measures to protect McCarthy & Stone's funds, resources, property and assets from fraud, theft, damage, and misuse.

	Expected of colleagues
6	You must ensure that McCarthy & Stone's funds and resources are used properly and efficiently.
7	Your procurement decisions must be guided by McCarthy & Stone's policies and fairness in decision-making and in line with relevant law or regulation.
8	You must take all reasonable measures to protect McCarthy & Stone's funds, resources, property and assets from fraud, theft, damage, and misuse.
F	**Confidentiality - You must handle information that is provided to you in your role responsibly and lawfully, balancing confidentiality, commercial sensitivity and legal obligations with openness, transparency and accountability.**
	Expected of all
1	You must not disclose, without the required permission and authority, any personal data about customers, staff or colleagues. This duty continues to apply after you have left McCarthy & Stone or stepped down from your position.
2	You must not disclose, without authority, any confidential or sensitive business information. This duty continues to apply after you have left the McCarthy & Stone or stepped down from your position.
3	You must not, without authority, pass or distribute to the press or media or any other external recipient any unpublished information or materials relating to McCarthy & Stone, unless you are doing so in accordance with McCarthy & Stone's whistleblowing policy and procedure
4	You must not prevent another person from gaining access to information to which they are entitled by law and should support transparency where appropriate.
G	**Working with customer - You must act fairly and properly in your dealings with customers, including listening to their views and being accountable for your actions.**
	Expected of all
1	You must seek and value views from customers when making decisions that will affect them and how views are considered.
2	You must not allow any personal relationship with a customer to influence how you discharge your role and responsibilities.
	Expected of board members
3	You must maintain appropriate boundaries with staff and customers and must not allow personal relationships to influence how you carry out your role.
4	You must not give personal gifts or loans of money to or receive personal loans or gifts of money (including will bequests) from customers.
5	You must handle customers' money only where absolutely necessary and ensure that a receipt is completed for every transaction. In any event, you must operate in accordance with McCarthy & Stone's financial policies, procedures and controls to ensure appropriate handling of any and all funds.
6	You must not invite or influence a customer to make a will or trust under which you are named as executor, trustee or beneficiary.
	Expected of colleagues
7	You must maintain appropriate boundaries with staff and customers and must not allow personal relationships to influence how you carry out your role.
8	You must not give personal gifts or loans of money to or receive personal loans or gifts of money (including will bequests) from customers.
9	You must handle customers' money only where absolutely necessary and ensure that a receipt is completed for every transaction. In any event, you must operate in accordance with McCarthy & Stone's financial policies, procedures and controls to ensure appropriate handling of any and all funds
10	You must not invite or influence a customer to make a will or trust under which you are named as executor, trustee or beneficiary.

	Expected of customers
11	When you advocate for issues, concerns or experiences raised by customers' or communities, you must do so honestly and without seeking unfair advantage or preferential treatment.
H	**Reporting concerns - You must report to the appropriate person within the organisation any reasonable suspicions you have about possible wrongdoing in line with this code or your organisation's relevant policies and procedures.**
	Expected of all
1	If you have a concern about possible wrongdoing, you must immediately report it via the appropriate internal channel or external body. This includes becoming aware of potentially dishonest or fraudulent activity, and material breaches of this code or relevant legislation, including health and safety.
2	If you believe that you are being required to act in a way which conflicts with this code or legislation, you must immediately report it via the appropriate channel.
3	You must not victimise, disadvantage or treat unfairly anyone who raises a concern, makes a complaint, or uses whistleblowing or reporting procedures in good faith.

Appendix 3 - Treating others fairly, with respect and empathy

3. Treating others fairly, with respect and empathy	
The way in which people behave towards each other is fundamentally important to the experience of customers and staff of McCarthy & Stone. Respectful, fair and empathetic behaviour is essential to building trust, maintaining effective relationships and supporting a healthy organisational culture.	
I	**Fairness, respect and empathy - You must treat all others with fairness, respect and empathy, regardless of role, status or circumstances. You must recognise where you have power and authority in your role and use this in a way that is responsible and, where possible, empowers other people.**
	Expected of all
1	You must treat everyone you engage with through your role with respect, politeness, consideration and empathy.
2	You must respect individuals' chosen identities, backgrounds, protected characteristics and lived experiences, and avoid making assumptions about others.
3	You must act in ways that contribute to an inclusive environment, where people feel fairly treated, respected and listened to and where they feel able to raise concerns.
4	You must not harass, bully, intimidate or discriminate against others, or engage in behaviour which could reasonably make others feel marginalised, threatened, patronised or dismissed.
5	You must not display materials in McCarthy & Stone's workplace or use language in the performance of your role which other people might reasonably find offensive.
6	You must report through appropriate channels any instances of unfair or unequal treatment associated with McCarthy & Stone and, where it is your role to do so, you must investigate any such reports thoroughly, with compassion and respecting confidentiality.
	Expected of colleagues
7	If your role includes working in customers' homes, you must behave respectfully and with care, recognising that you are entering someone's home. This includes respect for people's privacy, preferences and personal property.
J	**Professional relationships - Board members, staff and involved customers must maintain constructive, professional relationships with each other, based on a sound understanding of their respective roles.**
	Expected of all
1	You must not ask or encourage anyone to commit wrongdoing, including any breach of this code.
2	You must behave in a professional manner appropriate to your role, maintaining independence and integrity at all times. You must conduct relationships with other people who hold roles at McCarthy & Stone (whether customers, board members or colleagues) on an appropriately professional footing.
3	You must challenge language or behaviours that reinforce stigma about customers or social housing.
4	You must welcome constructive challenge and respectful disagreement from others and offer challenge to others in a constructive and respectful way.
	Expected of board members
5	Your relationships with staff and customers must be constructive and professional.
6	You must set an example by demonstrating the highest standards of honesty and ethics and your alignment with the values, policies and objectives of McCarthy & Stone.
7	Where it is necessary to raise issues of staff, board or contractor performance, these must be raised constructively and through the appropriate channels.
8	Unless you have specific and, where practicable, written delegated authority to do so, you must not individually give instruction or direction to any member of staff or contractor.

	Expected of colleagues
9	You must avoid, in a professional setting, inappropriate personal familiarity with board members and customers.
10	You must not use informal channels to lobby or influence board members or customers on matters of the McCarthy & Stone's business.
11	You must not knowingly mislead the board or any of McCarthy & Stone's committees or panels. In presenting information, you must set out the facts and relevant issues and risks truthfully.

Appendix 4 - Taking responsibility for the impact of your actions

4. Taking responsibility for the impact of your actions	
You have a responsibility to consider the immediate and longer-term impact of your actions and to be accountable for them.	
K	**Customer experience - You must anticipate and take responsibility for the impact that your conduct, actions and decisions may have on customers**
	Expected of colleagues
1	You must consider how your conduct, actions and decisions may impact on customers.
2	You must be prepared and able to offer customers a clear explanation for actions or decisions you take, especially where these directly affect them.
3	You must respond constructively to feedback about your actions, decisions and performance, by whoever this is provided.
4	You must ensure customers are given clear contact, ownership and escalation routes, including where an issue cannot be resolved locally.
5	You acknowledge mistakes and apologise where appropriate and take corrective action.
L	**Health, safety and wellbeing - Your conduct, actions and decision-making must promote the health, safety, security and wellbeing of yourself or others**
	Expected of all
1	You must not knowingly put your own or others' health, safety, security or wellbeing unnecessarily at risk. When you take actions and make decisions, you must consider the impact your action or decision may have on the safety and wellbeing of others.
2	If you have any concerns about the health, safety, security or wellbeing of yourself, another individual or a group of individuals connected with McCarthy & Stone, you must report this immediately through the appropriate channels.
M	**Environment and sustainability - Within your role at McCarthy & Stone, you must consider, and try to avoid or reduce, negative impacts on the environment and sustainability.**
	Expected of all
1	In carrying out actions or making decisions in the performance of your role, you must consider the environmental impact of your decisions and, where you are able, seek to achieve positive environmental outcomes.
2	You must take reasonable steps to reduce unnecessary waste and resource use.
N	**Digital and data - You must ensure that your use of digital systems, data and emerging technologies is responsible and protects customers, staff and McCarthy & Stone itself from harm.**
	Expected of all
1	You must take reasonable steps to protect sensitive information from loss, misuse or unauthorised access.
2	In carrying out your duties, you must use digital systems, mobile phones, and other devices and tools only in ways which are formally permitted by McCarthy & Stone. Ensure all relevant data sharing and usage guidelines are followed. You must report any suspected data breach, cyber security breach or concern, and any other digital threat or vulnerability immediately through the appropriate channels.
3	In using digital systems, data and emerging technologies within your role, you must take care to avoid use that may be misleading, discriminatory or otherwise inconsistent with McCarthy & Stone's values and responsibilities.
4	You should be transparent and proportionate in any permitted use of artificial intelligence and must take care to maintain human judgement and accountability in such use.

Appendix 5 - Acting with diligence and care

5. Acting with diligence and care	
The diligence and care with which roles are performed has a significant impact upon the quality of decision-making and services and the experience of customers and staff. This includes taking responsibility for your own performance and for meeting relevant professional standards.	
O	**Learning and development - In partnership with McCarthy & Stone, you must take responsibility for your own learning and development, regularly updating and refreshing your skills and knowledge.**
	Expected of board members
1	You must play an active part in McCarthy & Stone's supervision and performance appraisal processes as they apply to your role.
2	You must make personal training and development needs relevant to your role known to the organisation and must undertake all mandatory training for your role.
3	Unless there are exceptional reasons, you must attend learning and development events as required and apply learning to your role.
4	You must keep your knowledge up-to-date in those areas in which you are a specialist, as well as keeping abreast of matters relating to your organisation and the wider sector(s) within which it operates.
	Expected of colleagues
5	You must play an active part in McCarthy & Stone's supervision and performance appraisal processes as they apply to your role.
6	You must make personal training and development needs relevant to your role known to the organisation and must undertake all mandatory training for your role.
7	Unless there are exceptional reasons, you must attend learning and development events as required and apply learning to your role.
8	You must take responsibility for your own professional development. Where your role requires continuing professional development (CPD), you must keep this up-to-date and maintain any required records.
P	**Acting with care and diligence - You must act with care and diligence in making sure that you understand your role and its requirements, and that you are equipped to carry out your duties.**
	Expected of all
1	You must take care to understand the responsibilities of your role, including relevant legal, regulatory and policy requirements.
2	You should prepare properly for any meetings, decisions and activities where you will be required to contribute views, to scrutinise or to make decisions.
3	If you become aware of a problem where action is required, you must not ignore, conceal or minimise the issue.
4	In carrying out your role, you should recognise the boundaries of your responsibilities and must escalate issues or risks as needed, particularly where these may impact customers, services, safety or the reputation of the organisation.
Q	**Continuous improvement - You must support a culture of learning and continuous improvement through acting in an open and accountable manner, recognising mistakes and learning from feedback to help McCarthy & Stone to continue to improve outcomes.**
	Expected of board members
1	You must demonstrate openness to learning from a range of opportunities, including customer scrutiny, complaints and other feedback.
2	You should offer open and constructive feedback to others and invite feedback about your own performance.

	Expected of colleagues
3	You must demonstrate openness to learning from a range of opportunities, including customer scrutiny, complaints and other feedback.
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