Making good decisions

You are trusted to make good decisions at JM.

At times though, you may be faced with difficult decisions or dilemmas where it is unclear to you what the right thing to do is. You should apply your judgement and act in accordance with the principles in the Code and our values, taking the time to stop, think clearly about the issue and ask for help if needed.

What is the ethical dilemma or decision I need to make?

**Is it legal?**

**Is it consistent with our values and our Code?**

**Does it follow our policies?**

**Who does it affect, and would they consider it fair to them?**

**Does it feel right to me?**

**Would I be comfortable explaining it to my colleagues, friends and family?**

**Would I feel concerned if it appeared in a news headline or through social media?**

AND ALWAYS REMEMBER:

You should never feel the need to make difficult choices on your own or without support.

THEN ASK...

These questions will help you when making a difficult decision:

- Is it legal?
- Is it consistent with our values and our Code?
- Does it follow our policies?
- Who does it affect, and would they consider it fair to them?
- Does it feel right to me?
- Would I be comfortable explaining it to my colleagues, friends and family?
- Would I feel concerned if it appeared in a news headline or through social media?

If you answer no, or you are unsure when responding to any of these questions, you should STOP and ask for further advice.

Advice can be obtained if you do any of the following:

- Talk to your manager
- Consult with your local Human Resources or Legal department
- Speak to an Ethics Ambassador
- Consult the Group Ethics and Compliance team

Or report your concern via Speak Up if you feel uncomfortable by any other method.

For more information on raising a concern and what happens next, see page 10.