

Mission, vision and values

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- > 2002, one year after the merger and a few months after the birth of the Andbanc franchise, the mission, vision and values were published which have served as a reference for our work to this date. All of the strategy behind the 2003-2006 Plan is based on these principles, in which the excellence, professionalism and trust in customer service in order to satisfy their needs are the fundamentals.

Mission

- > We are the first independent Andorran banking and financial group. We offer top quality services in Andorra and around the world, supporting ourselves on our stability and our clients' trust.

Vision

We want to be a benchmark banking and financial group with an active international presence and leader in Andorra. For this reason, we look for the best solutions for our clients, managing the funds with maximum efficiency and committing a highly professional team to this project.

Values

Focus on excellence

If we have trained professionals and competitive tools that allow us to improve the service that we provide our clients, we may aspire to continually improve.

“Andbanc shall constantly seek excellence and the continuous improvement of procedures, technology as well as the professionalism of its staff, for the purpose of providing clients with personalized services of the highest quality”.

Client-centred

We shall consider our client-centred focus from an individual perspective (attitudes of each and every one of us, not just those who are in direct contact with clients) and from an organizational perspective (Andbanc must organize itself in an “empathetic” way with respect to clients. The client organizes us). The attitudes which demonstrate a client-centred focus take the form of proactiveness, quality intervention and the loyalty that all of this generates.

We shall identify the expectations and anticipate the needs of our clients so they will receive excellent products and service, continuous personal treatment so that in this way, they will feel unique. This is our organizational and professional priority.

Firstly, in order to continually improve our results we must have relevant indicators of all of our activities; secondly, when acting and making decisions we must consider the impact on the financial statement, and we also believe that these decisions shall be contemplated not only in looking at the short term, but also towards sustainable growth that also includes the improvement of our clients' financial results.

“We shall guarantee that all of our behaviour and decisions are geared towards efficiency and that they are coherent with the need to maintain constant and sustainable growth in client satisfaction and financial results”.

Confidentiality and Discretion

Discretion and confidentiality shall be the focal point of our professional relationship with clients. The use and handling of information that we receive from them is part of our main asset, the relationship in a framework of absolute discretion.

“For the purpose of protecting the security of our clients, we shall always observe confidentiality and discretion as the main asset of our professional relationship when handling the information they entrust to us”.

Development and Commitment

Training, the professional and personal development of all those who work at Andbanc is an indispensable need in order to continually improve our service. Therefore, Andbanc must provide their professionals with the environment and means necessary to encourage this development and each and every one of us have the obligation of taking the initiative to improve ourselves; an initiative that is also geared towards our common project, and not towards personal preferences.

“We, the professionals at Andbanc, commit ourselves to providing ideas, taking the initiative, doing better personally and professionally and to identifying ourselves with our common project. It is for this reason that we have the means and resources necessary to reach these goals”.

Team

Teamwork is not a way to dilute personal responsibilities. When the roles, procedures and mechanisms of horizontal and vertical coordination are well defined, the results improve if we all have an open attitude and listen, respect, value and incorporate the opinions of others. In this way, all of the contributions together go from being “lineal” to “exponential” because the search for common interest and synergies becomes a habit of work and management.

“To direct and improve our distribution towards the common objectives, we shall look for the best synergies, valuing the opinions and interests of others by establishing mechanisms of communication and coordination and respecting their contributions”.

Ethics

We believe that ethical behaviour assumes compliance with legal regulations as well as professional mores; but in a dynamic way and going further than this, not only because with a code of ethics, an organization is able to auto regulate itself and establish a mechanism of control, but also because it permanently manages conflicts, thus harmonizing the interests at play. The immediate consequence of promoting ethical conduct is improving the transparency standards (with shareholders, the market, clients, employees and society in general) and the image of the Entity.

“We shall always act in good faith, harmonizing and balancing the interests of our clients, employees and shareholders, with criteria of objectivity and transparency”.