

Values – Behaviour Framework

Values	Defined Behaviour	Do's	Don't	Intervention
Customer Centricity	<ul style="list-style-type: none"> Anticipates customer needs, not just reacts Simplifies processes for customer ease (especially first-time home buyers) Communicates clearly, transparently, and without jargon Takes ownership of customer issues end-to-end 	<ul style="list-style-type: none"> Proactively update customers on application status Translate financial terms into simple language Resolve issues without excessive escalation 	<ul style="list-style-type: none"> Pass the customer between teams without accountability Hide behind policy without explaining rationale Delay responses or provide incomplete information 	Shadow customer calls quarterly
Team Work	<ul style="list-style-type: none"> Collaborates across functions (Sales, Credit, Ops) without silos Shares information openly and proactively Supports peers to meet collective goals 	<ul style="list-style-type: none"> Loop in relevant stakeholders early Offer help during peak workloads Credit others publicly 	<ul style="list-style-type: none"> Hoard information or create dependencies Blame other teams for delays Prioritize individual targets over team outcomes 	Joint goal setting across functions
Innovative	<ul style="list-style-type: none"> Challenges existing processes and identifies inefficiencies Suggests practical, scalable improvements Uses data and customer insights to drive ideas 	<ul style="list-style-type: none"> Recommend process improvements with clear impact Pilot small changes before scaling Use technology to reduce manual effort 	<ul style="list-style-type: none"> Resist change due to comfort with legacy processes Suggest ideas without feasibility thinking Overcomplicate solutions 	Recognize and reward implemented ideas (not just suggestions)
Humility	<ul style="list-style-type: none"> Listens actively and respects diverse perspectives Seeks feedback and acts on it Remains grounded despite success or hierarchy 	<ul style="list-style-type: none"> Acknowledge mistakes openly Invite input from juniors and peers Stay approachable and respectful 	<ul style="list-style-type: none"> Use hierarchy to shut down opinions Dismiss feedback or differing views Display entitlement or arrogance 	Include “learning moments” in team meetings
Integrity	<ul style="list-style-type: none"> Adheres to ethical practices and regulatory standards Maintains transparency in decision-making Takes responsibility for actions and outcomes 	<ul style="list-style-type: none"> Follow compliance norms without shortcuts Speak up when something feels wrong Document decisions clearly 	<ul style="list-style-type: none"> Manipulate data or misrepresent information Compromise ethics for targets Ignore red flags 	Zero-tolerance escalation framework