

March 2026

GMA Consultancy- Governance Notices

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The Black, Gold, and Silver card products described on the website are offered subject to separate commercial, operational, and eligibility terms as may be issued by GMA Consultancy from time to time.

Any references to complimentary professional hours, prepaid service deposits, social contribution allocations, or associated service privileges are governed by the applicable product terms, scope limitations, and service conditions communicated by the firm.

Nothing contained within the card product descriptions shall be construed as an unconditional guarantee of service availability, eligibility, or outcome.

4. Complaints, Ethics Reporting and Whistleblowing Notice

GMA Consultancy is committed to maintaining high standards of professional conduct, integrity, and accountability. Any concerns regarding misconduct, unethical behavior, conflicts of interest, misuse of the firm's name or initiatives, or potential violations of the firm's published policies may be reported through the contact mechanisms designated by the firm.

Reports made in good faith shall be treated with due confidentiality and handled in accordance with the firm's governance standards and applicable internal procedures.

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Where the website references or links to third-party entities, NGOs, external platforms, strategic partners, social media channels, or external resources, such references are provided for convenience, awareness, or contextual purposes only.

Unless expressly stated otherwise, GMA Consultancy does not control or assume responsibility for the independent content, privacy practices, operational conduct, or representations of third parties.

Any engagement with third-party platforms or organizations remains subject to the user's own review and discretion.

6. Accountability and Related Frameworks

6.1 Oversight

The CSR and Governance Framework is overseen by senior management. Periodic reviews are mandated to ensure all initiatives remain aligned with GMA's ethical and compliance standards.

11.3 Periodic Review and Enhancement

Without prejudice to the above, this document was prepared in March 2026 and may be periodically reviewed and enhanced in light of operational developments, evolving best practices, regulatory expectations, or the expansion of GMA's CSR and governance initiatives.