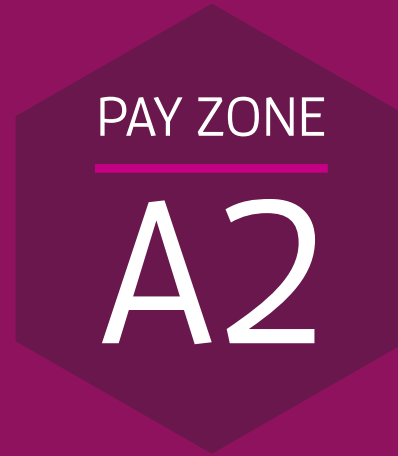


Arval UK Behaviour Framework



The
Journey
Makers



The dynamic dozen

– our 12 behaviours for success



OWNERSHIP AND ACCOUNTABILITY

Taking responsibility for everything that we do, see and play a part in – for our customers, suppliers and fellow Journey Makers.



CUSTOMER SERVICE CULTURE

Dedicated to delivering exceptional experiences that show empathy, engagement and collaboration throughout the Arval journey. Because customer service is in our DNA.



KNOWLEDGE AND EXPERTISE

Demonstrating a sound technical knowledge and proactive approach. Adding value to every interaction we have.



'DARE TO DISCOVER' MINDSET

Having a thirst for learning, combined with curiosity and a willingness to try out new ideas in the search for creative, innovative solutions.



EFFECTIVE COMMUNICATION

Showing clear, concise and effective communication and influencing skills. With the ability to stay calm, even under pressure.



SUSTAINABILITY

Helping us improve our focus on sustainability and our impact on each other, our customers, our communities, and the wider world.



EMBRACING DIGITAL

Embracing technology and digital tools to help us drive efficiency and productivity. Helping us bring our vision and mission to life.



TEAMWORK

Enhancing our collaborative culture by building inclusive relationships, breaking down barriers and creating an environment of trust and respect.



GOVERNANCE, RISK AND COMPLIANCE

Working within the boundaries of our governing frameworks and acting with integrity to create an environment that's safe and secure for all.



COMMERCIAL AND DATA AWARENESS

Showing an understanding of how Arval operates. Along with a good grasp of the financial and data side of our business.



INSPIRATIONAL LEADERSHIP

Being a Journey Maker role model who can create, manage and maintain highly engaged teams through authentic and inspirational leadership.



STRATEGY AND VISION

Understanding the vision that guides us and cascading it alongside our strategy, business roadmap and key performance indicators (KPIs).



Ownership and accountability



POSITIVE INDICATORS

- Understands the positive impact their contribution can have on team goals
- Asks questions and actively looks for ways to contribute to team goals
- Follows through on commitments and asks for help when needed
- Takes personal ownership of problems or issues and, where possible, sees it through to conclusion.



NEGATIVE INDICATORS

- Consistently works with only their own interests in mind
- Misses deadlines without raising the fact before the deadline has been reached
- Rarely offers useful or helpful support to others
- Is likely to hide a mistake rather than making others aware of it.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Recognises the positive and negative impact their attitude, behaviours and actions can have on others
- Makes every effort to deliver on commitments made
- Asks for help when needed.

★★ ADVANCED

- Asks questions to understand and uses information to assess their next course of action
- Has a 'one team' mentality and is ready to 'roll-up sleeves' and support others
- Wants to help and support others to succeed
- Will follow up on all actions they commit to, and do what they say they'll do within timeframes agreed.

★★★ EXPERT

- Has a growing understanding of their role and responsibilities which lets them set realistic timelines and objectives, without overpromising
- Thinks through a number of options or solutions before asking for help.

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Customer service culture



POSITIVE INDICATORS

- Always thinking about the customers' needs, whether that's the client, external supplier or a fellow Journey Maker.
- Can respond to customers' needs promptly and positively
- Demonstrates genuine empathy with the needs of the customer
- Always protects the customer's interest, ensuring a positive outcome is achieved whether it's done personally or by a fellow Journey Maker.



NEGATIVE INDICATORS

- Is unclear about who their customer is
- Does what's easiest rather than what's right for their customer
- Unhelpful or dismissive of customers' needs.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Always clarifies the desired result before starting work
- Responds to customer needs quickly
- Connects the dots between their actions and the impact on the customer.

★★ ADVANCED

- Has a good understanding of the customer, who they are and what they need from us
- Gets things right first time
- Has a positive and polished attitude to customer experience.

★★★ EXPERT

- Almost always exceeds customer expectations
- Proactively and regularly looks for feedback to identify what builds customer engagement and loyalty.

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Knowledge and expertise



POSITIVE INDICATORS

- Demonstrates some specialist knowledge and skills
- Takes a proactive and independent approach to work
- Is willing to expand knowledge and skills
- Can link knowledge and skills to different part of our business
- Is developing knowledge in a specialist field.



NEGATIVE INDICATORS

- Not willing to gain specialist knowledge or skills
- Quality and quantity of work varies
- Works in isolation and doesn't think about other parts of the business.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Shows some early areas of expertise and passion
- Tries to apply knowledge or skills in everyday activities
- Considers how knowledge and theory is applied in the 'real' world and can demonstrate through action.

★★ ADVANCED

- Is developing more understanding around how their skills can be best used in their role
- Shows that they are learning more about Arval products, services and our customers.

★★★ EXPERT

- Understands how their skills connect with their role and other parts of the business. And how these can benefit our customers, suppliers and fellow Journey Makers
- Strives to consistently deliver high quality work or provide high quality advice.

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'Dare to Discover' mindset



POSITIVE INDICATORS

- Grasps concepts quickly, enjoys learning and solving problems
- Willingly tries out new ideas, methods and technologies
- Uses initiative and creativity to overcome obstacles in order to complete tasks
- Applies an appropriate solution that meets the customer's expectations
- Undertakes all relevant training required for the role, with a clear understanding of its importance and value.



NEGATIVE INDICATORS

- Resists trying new things and prefers to rely on methods they've used before
- Quickly gives up without trying multiple solutions
- Hasn't completed relevant necessary training for their role.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Is keen to learn new skills and understand more about the business
- Asks questions in an effort to understand
- Thinks around problems rather than getting 'put off' by them.

★★ ADVANCED

- Sees problems as an opportunity to learn more
- Asks others for help and suggestions when tackling a challenge
- Has a mindset of 'there's always a way'.

★★★ EXPERT

- Recognises that creativity is something we can all tap into – it takes many forms
- Picks new things up quickly and makes efforts to implement learnings in day-to-day activities
- Explores the learning materials available to them.

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Effective communication



POSITIVE INDICATORS

- Adjusts style and approach to suit the situation or person
- Remains professional and calm under pressure
- Spoken and written communication is accurate and easily understood
- Respects others' views, feelings and values.



NEGATIVE INDICATORS

- Finds it difficult to clearly articulate what they mean
- Lets emotions interfere with their ability to communicate in a professional way
- Limited ability to adjust communication style to meet the needs of others.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Can competently adjust style of spoken and written communication for different scenarios
- Always communicates with respect
- Has an excellent telephone manner.

★★ ADVANCED

- Consistently communicates with accuracy – both spoken and written
- Ensures communications are easily understood.

★★★ EXPERT

- Can communicate professionally in difficult situations
- Naturally adjusts style of spoken and written communication for different scenarios and audiences.

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Sustainability



POSITIVE INDICATORS

- Has an awareness of the Arval approach to sustainability, the environment and our social commitments
- Takes action at work to improve their environmental impact
- Undertakes all training and support offered.



NEGATIVE INDICATORS

- Has not made themselves familiar with our approach to sustainability, the environment and social commitments
- Is yet to complete any relevant training that has been offered
- Identifiable examples of not following relevant working practices.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Has an awareness of the business approach
- Demonstrates an understanding of this through small actions frequently implemented.

★★ ADVANCED

- Has digested the business strategy and understands its importance
- Follows all practices relevant to them within their working day.

★★★ EXPERT

- Understands the business strategy and the role they can play
- Follows all practices and looks for additional ways to support a more sustainable future.

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Embracing digital



POSITIVE INDICATORS

- Competently uses technology as a tool for productivity and exploration
- Applies technology to become more efficient and collaborative
- Understands the power of technology to prioritise, scale and speed up every form of interaction and action
- Explores apps, systems, concepts and ideas within the boundaries of our core business.



NEGATIVE INDICATORS

- Shows a lack of respect for protecting sensitive or confidential information
- Leaves information, data or documentation within easy access of those who should not have access
- Uses Arval systems, platforms and tools in a way that is inefficient or unhelpful in performing their everyday duties.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Understands and conforms with Arval's IT and social media policies
- Diligently keeps information secure and passwords protected
- Tries new platforms and systems in an effort to work in a more joined-up and efficient way.

★★ ADVANCED

- Complies with Arval's security protocols when accessing email or systems – especially when working remotely
- Communicates digitally in an appropriate way for the business by using email, online and collaborative digital tools.

★★★ EXPERT

- Uses digital collaboration tools to meet with, share and collaborate on projects with others
- Uses video-conferencing products such as Skype and Webex to communicate with colleagues, build relationships and advance projects.

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Teamwork



POSITIVE INDICATORS

- Contributes to an enjoyable team atmosphere
- Acts and communicates with respect
- Is a reliable and trustworthy colleague
- Always thinks about actions in a business wide context, ensuring that they start to understand the impact of what they do, on other departments and Journey Makers.



NEGATIVE INDICATORS

- Has a negative outlook and brings the energy of others down
- Works in isolation, even when the job requires teamwork
- Is unfriendly or unapproachable
- Doesn't contribute to discussions that impact the way the team works.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Has fun in work whilst remaining professional and inclusive
- Does what they say they will do
- Understands when to involve others in their work, and does so.

★★ ADVANCED

- Demonstrates an understanding and appreciation of different ways of thinking and working
- Demonstrates the potential to build a strong network
- Gets involved with team activities.

★★★ EXPERT

- Actively adds to team culture
- Is starting to make useful connections in other areas of the business.

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Governance, risk and compliance



POSITIVE INDICATORS

- Has an awareness of our governing frameworks set by the Financial Conduct Authority (FCA), BNP Paribas and Arval Group
- Compliant with all FCA regulations
- Always acts with integrity
- Will speak up, with support, when necessary
- Acts as a risk manager for their organisation.



NEGATIVE INDICATORS

- Is yet to complete any relevant training that has been offered
- Is unclear on why it's important to follow certain governance, risk or compliance processes
- Doesn't ask for help even when they know they need it.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Has completed all appropriate governance related training
- Knows how and why to speak up
- Checks their work and asks for support when required.

★★ ADVANCED

- Feels knowledgeable on the governing frameworks and is clear on where to go to find further information
- Strives to act with integrity and will speak up
- Takes time to double check and works with care.

★★★ EXPERT

- Can demonstrate putting compliance, governance and risk principles into practice
- Always does the right thing
- Is confident to speak up
- Is diligent with work and processes to avoid unnecessary risk.

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Commercial and data awareness



POSITIVE INDICATORS

- Shows an understanding of how Arval operates
- Demonstrates numerical proficiency
- Has an awareness of the wider network beyond Arval UK.



NEGATIVE INDICATORS

- Lacks basic numeracy skills
- Is unwilling to learn or develop numeracy skills required to do their job well
- Has no or limited interest in understanding how Arval operates.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Understands the basics of what Arval does
- Has the appropriate financial acumen required to do a good job.

★★ ADVANCED

- Shows a growing knowledge in understanding Arval' business structure
- Has the financial acumen required to do a very good job.

★★★ EXPERT

- Can easily explain the different functions within Arval and how they impact the customer
- Has the financial acumen required to do an outstanding job.

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Inspirational leadership



POSITIVE INDICATORS

- Understands how Arval's vision and goals relate to their work
- Helps others to understand the needs of their role and acts as a coach to support them
- Plays an active role in implementing change and helps others to understand it.



NEGATIVE INDICATORS

- Lacks enthusiasm in the role they play
- Doesn't invest time in building relationships with the team
- Takes a narrow view and works in a closed-off way.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Is starting to join the dots between business goals and the work they do everyday
- Shows enthusiasm in the work they do.

★★ ADVANCED

- Helps others to see how they contribute to Arval's vision
- Acts as a positive source of energy for team members.

★★★ EXPERT

- Is interested in the work they do and wants to make more of an impact
- Revels in the opportunity to connect with their team and build relationships.

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Strategy and vision



POSITIVE INDICATORS

- Can understand Arval's vision and what guides us
- Is able to communicate the vision with clarity
- Has understanding of the roadmap to deliver on the vision
- Understands the importance of measuring progress.



NEGATIVE INDICATORS

- Is unable to identify what's important to the business
- Inadequately displays our values
- Unsure of how their role contributes to the business vision.

CHECKPOINT:
DOING THE
RIGHT THING?

★ COMPETENT

- Knows what's important to us as a business
- Takes time to get to know what guides our ways of working.

★★ ADVANCED

- Thinks about how to align personal preferences and ways of working with Arval's style of work
- When asked, can recall the main business priorities.

★★★ EXPERT

- Can accurately recall Arval's vision and talk about how our work lines up with it
- Understands the value of identifying and tracking useful KPIs.

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The Journey Makers