

Brand and Marketing Policy

Document purpose and scope

The Policy sets out uniform principles, responsibilities and key processes in the area of brand management, marketing and communication for the Group.

Which ESG-related issues does the Policy address?

When it comes to communication devoted to its products and services, the Group's objective is to provide customers with fair and complete product/ service information. It prepares its communication to customers using a clear, simple and easy to understand language, taking into account the characteristics of the target group. The messaging includes all obligatory information required under generally applicable laws and standards.

The Policy also governs sponsorships. All sponsorship projects must receive a positive recommendation from the Sponsorship Panel which is the primary forum for discussion and decision-making on sponsorship initiatives.

The highest management level responsible for the Policy

The Head of the Communication and Brand Experience Area supervises how this Policy is applied. Additionally, selected projects additionally require approval from the Bank's CEO.

Application across the Bank's subsidiaries

The Policy is applied across the Group.