

Responsible Marketing Policy



OTP Bank is committed to the responsible marketing of its products, prioritising **fair** commercial communication, correct and honest information provision and product recommendations. It takes the utmost care to provide its existing and prospective customers with **accurate and clear** information about its services provided and the conditions for using these services, and to comply with consumer protection aspects.

OTP Bank's marketing activities comply with applicable laws, as well as supervisory and regulatory decisions and positions. It takes into account the impact of its activities on the market environment, as well as feedback from consumers and the authorities.

As a responsible financial service provider, our goal is to provide comprehensive and accurate information to help consumers make decisions. A fundamental principle of our marketing activities is to consider **offering** our customers and prospective customers **products and services** that

- **are aligned** with their actual needs, circumstances and financial knowledge;
- incur commitments that **they can undertake in the long term**;
- create **added value** for them;
- have **risks** that are **adapted** to their life situation, financing needs and income.

When designing the uniform image of our advertisements, it has been an important aspect to **make the relevant information as visible as possible** for our customers, and we make it a priority to make our communication materials **easy to understand and transparent**.

Our marketing approach is in line with the contents of the **Hungarian Code of Advertising Ethics**, developed by the Hungarian Advertising Self-Regulatory Board, which is based on the Advertising and Marketing Communications Code of the International Chamber of Commerce. OTP Bank's legal and consumer protection departments offer their prior opinion on our marketing and communication campaigns. The control of marketing activities ensures that all our published advertising materials

- are clear, fair, timely and complete;
- serve to provide customers with comprehensive information;
- help consumers make the right choices.

Beyond continuous and comprehensive monitoring, our compliance with consumer protection rules also means that compliance and customer-focused thinking **are embedded in day-to-day business operations**.

Our aim is to use our marketing tools to contribute to the social deepening of the principle of **sustainability**—also taking the UN Sustainable Development Goals (SDGs) into consideration—and to promote **financial literacy** and acceptance of **diversity**. We take particular care not to use the development of financial literacy as a means of sales promotion.

All our marketing communications are **non-discriminatory**, present diversity as a value and **respect human dignity**. Our advertisements do not contain elements that may violate generally accepted ethical and moral standards or public taste: we do not use representations that could be construed as offensive, unfair, degrading or that evoke negative associations; we do not depict violent or anti-social behaviour.

With our advertising activities

- **we do not encourage** irresponsible spending by borrowing;
- **we do not encourage over-consumption; we help consumers to manage their finances sensibly and with sustainability in mind;**
- **we are not suggesting** that repaying the loan is easy.

When procuring our marketing tools and promotional gifts, we ensure that suppliers exhibit conduct that is in accordance with OTP Group's Code of Ethics and OTP values and that they meet our sustainability standards.

In our choice of promotional and marketing tools, we strive to minimise our environmental impact by

- reducing **our paper use** from each year to the next;
- opting for **long-lasting**, quality products, avoiding disposable, single-use goods;
- giving preference to products made from **recycled** materials;
- ensuring that **the transport of products** has as little environmental impact as possible;
- avoiding products that are **wasteful** of our energy or water resources or contain **hazardous substances**.

We strive to give preference to **domestic manufacturers**.

We consider purchasing products made by **vulnerable social groups and people with disabilities**.

The management of OTP Bank declares that **it conducts its activities in accordance with the principles of responsible marketing policy** and **expects** this from all its employees, agents and suppliers involved in the marketing activities, and **monitors** compliance with the policy.

OTP Bank ensures that its employees and all employees of the suppliers involved in marketing communication are familiar with and accept the content of this policy.