

# Responsible Marketing Policy



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

In the course of its marketing activities\*, OTP Bank pays particular attention to currently applicable legal provisions in force, as well as to the decisions, requirements and relevant resolutions and positions of supervisory and public authorities. OTP Bank takes into account the impact of its activities on the market environment, as well as feedback from consumers and authorities.

Our aim is to enable our customers to make informed decisions about our products and services. In the course of our marketing activities, we consider it a fundamental requirement to **offer** our current and prospective customers **products and services** that

- **are aligned with** their actual needs, life situation 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 financing needs and income.

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

Our marketing approach applies 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 purpose of internal professional controls on marketing activity is to ensure that all our published advertising materials

- are clear, fair and topical;
- serve to provide customers with comprehensive information;
- help customers make informed consumer decisions.

Beyond continuous and comprehensive monitoring, our compliance with consumer protection rules also means that compliance and customer-focused thinking **are embedded in OTP Bank's 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 great 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.\*\*

In our advertising activity, we aim

- **not to encourage** irresponsible spending by borrowing;
- **to stop encouraging over-consumption and help consumers to manage their finances sensibly and with sustainability in mind;**
- **to avoid suggesting** that repaying a loan is easy.

When procuring our marketing tools and promotional gifts, we ensure that our partners 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** in targeted fashion 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** when using our services.

We try to make room for purchasing products from **vulnerable social groups and people with disabilities or reduced capacity to work**.

**The management of OTP Bank declares that it conducts** its activities **in accordance with the principles of the responsible marketing policy** and **expects** all its employees, third parties and partners involved in marketing activities to comply with this policy and **monitors** such compliance.

OTP Bank ensures that its employees, its marketing partners and the employees concerned are familiar with the content of this policy.

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Dr. Sándor Csányi  
Chairman & CEO