

TRAINING POLICY

EXTRACT

Aim of the training policy

The Training Policy of MBH Bank Plc (hereinafter referred to as MBH Bank/Bank) aims to define the guiding principles for uniform training, education and development activities and the operation of training support systems, as well as the frameworks and processes that consistently support the objectives of the Bank's business policy and organisational development. In addition, it also regulates the compliance of training courses with legal requirements and internal quality assurance standards.

Forms and types of training

Internal trainings

Trainings organised by the Bank as an employer for its own employees within its own work organisation on a non-commercial basis.

External trainings

Trainings provided for the employer's own employees, entirely separately from its own organisation, by an adult education institution, usually an accredited one, under a service contract.

Compulsory trainings

Training materials and courses which are mandatory for all employees, defined by law. They are designed to facilitate the start of employment and are based on a set of requirements laid down by law for the performance of the job.

The Bank provides mandatory consumer protection training and examinations once a year to the relevant branches, complaint handlers, contact centres, credit intermediaries and central staff concerned, as well as mandatory annual training on general compliance, fraud prevention and banking security to protect consumers financially.

The trainings are organised in accordance with MNB requirements.

Professional trainings

- Trainings to acquire the skills necessary for professional development and essential for the performance of the job
- Trainings to acquire knowledge which is not strictly necessary for the performance of the job but which may be useful for the performance of the duties of the post
- Compulsory vocational trainings organised by an external partner

Skills development trainings

- Trainings in non-professional key competences and skills linked to corporate values and attitudes or defined in the Performance Evaluation System (TÉR) and related to the performance of the job function groups, individual or territorial objectives
- Various social or language training courses
- Targeted trainings for the development of other critical competencies. These are identified during the annual training needs assessment, by management and by the Centre for Organisational

Development and Health, Competence and Culture, Employee Life Cycle, Organisational Communication.

- Training and development programmes designed to develop sales skills and knowledge related to the Bank's core business
- Training, education and coaching linked to the values of the company and to the leadership role, to develop leadership skills and competences. These may include both mandatory and optional elements.

Financial support/sponsorship from the Bank is available for full-time and part-time employees and subsidiary staff registered in the Bank's human resources management system to obtain a diploma or external certification, within the limits of the annual training budget.

Who will be trained

Only internal and external colleagues who are registered in the relevant training framework and who are not under restriction or dismissed, may receive training. In the case of a staff member under suspension, exceptions are made for statutory training, which the Bank may not waive.