

## Responsible Marketing Guidelines

### Purpose and requirements of the marketing policy

MBH Bank's aim is to establish communication between the MBH Group's Clients, in which the requirements of fair and clear information, consumer protection principles and the provisions of the MBH Group's Code of Ethics shall be the primary principles.

The Code is designed to comply with:

- EU and Hungarian legislation and regulations;
- international standards;
- your own internal rules and regulations.

MBH Bank's consumer protection rules are closely integrated into our day-to-day business operations. Our aim is to provide a wide range of information to our customers through our marketing tools, helping to develop financial literacy. Furthermore, we are committed to partnering in efforts to promote sustainable investment in line with the principles of MBH Bank's ESG Strategy and the UN Guidelines for Responsible Banking.

### Sustainability ambitions

In line with its ESG Strategy, MBH Bank is committed to sustainability and pays special attention to environmental protection in its business activities. In this spirit, we have taken a number of measures to ensure sustainable operations.

To protect our environment:

- we have tightened up our paper-based production of drawer net scattering materials and will produce 50% less material in 2024, reducing our environmental footprint;
- we pay particular attention to energy efficiency, waste management and other environmental impacts in our day-to-day operations, including in our marketing activities;
- our product portfolio also includes bank cards made from 100% recycled materials, reducing our environmental impact and waste.
- We are constantly renovating our branches, with a particular focus on energy efficiency.

### Products and services

As one of Hungary's leading credit institutions and the bank with the largest number of branches, MBH Bank serves nearly two and a half million retail and corporate customers. As a major domestic bank, it is of utmost importance to us to provide our customers with fair and responsible information on the use of our products and services.

In line with the principles set out in our marketing strategy, we aim to offer our customers products and services that:

- are accessible and up-to-date for all,
- serve our customers' financial habits and needs;
- contain obligations that can be met in the long term;
- provide a wide range of solutions for all life situations.

### **Marketing communication materials**

The MBH Group's marketing communication materials are the primary means of presenting and communicating information and awareness to the MBH Group's customers, investors and owners.

As required by law, we take particular care that information in marketing communications:

- not be misleading or misleading;
- not be confused with the product or service of another service provider;
- not be aggressive;
- be timely and accurate.

In line with the principles, it also:

- it is forbidden to withhold, conceal or obscure material information;
- the information published must be in line with the standards set out in the internal rules and the Code of Ethics;
- the unauthorised use of a quality mark, trust mark or similar indistinguishable mark is prohibited.

The communication must be approved in writing by Legal and Governance and Compliance before publication. Consumer compliance is an integral part of MBH Bank's daily operations.

### **Criteria for responsible marketing communication**

MBH Bank's marketing communications are always based on the principles of discretion and respect. We are committed to avoiding any form of discrimination in our communications. We respect the human dignity of every individual and we create our messages in a spirit of social sensitivity.

Our aim is to ensure that our communication not only provides outstanding value in financial services, but also contributes to building a society where everyone is treated equally.

Our advertisements do not contain any elements that

- violate generally accepted ethical standards in society or public taste;
- are offensive in nature;
- are unfair, degrading or evoke negative emotions;
- depict violent behaviour;
- are incompatible with the values of our bank.

In our advertising activities, we also pay attention to:

- help consumers manage their finances in a thoughtful and responsible way;
- guide consumers to take sustainability into account in their financial decisions;
- avoid misleading advertising, ensuring that our communications are always authentic and truthful;
- support financial education and awareness-raising to help increase the financial literacy of the population.



### **The process of implementing the marketing policy**

The MBH Group's marketing communication activities aim to build the reputation of the MBH Group through marketing communication.

When using our marketing tools, we take particular care to ensure that our communications are consistent with the MBH Group Code of Ethics and our values. We also ensure that our activities comply with sustainability standards.

MBH Bank's management is committed to the principles of responsible marketing and expects all employees, partners and all persons involved in marketing activities to act in accordance with these principles. The bank will ensure that all stakeholders are made aware of the contents of this policy.