QNB Türkiye Responsible Marketing Statement

Executive Summary

Policy Framework Scope: QNB Türkiye

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QNB Türkiye Sorumlu Pazarlama Beyanı

1. Our Commitment

QNB Turkey is committed to integrating long-term environmental and social factors into its business practices to support sustainable value creation. We are aware of the significant role we play in society by adopting responsible business practices and promoting sustainability through our financing activities.

2. Purpose and Scope

QNB Turkey envisions being the preferred institution for customers, employees, investors, and suppliers. This Responsible Marketing Statement outlines the responsible marketing approach we adopt in our marketing communications targeting individual and retail banking customers, as well as the fundamental principles and standards underpinning these communications. Our aim is to build trust, encourage financial literacy, and offer our products and services with an approach that empowers our customers and respects them. This Statement applies to marketing communications and activities across all channels, including print, digital, broadcast, outdoor advertising, in-branch promotions, sponsorships, and customer communications.

3. Scope and Target Audience

This Statement covers the marketing of retail banking products. The target audience consists of QNB Turkey's retail product/service customers.

4. Internal and International Standards

This Statement framework has been prepared and implemented in compliance with the existing QNB Turkey policies and frameworks listed below:

- QNB Turkey Employee Code of Conduct Procedure
- QNB Turkey Sustainability Policy
- Personal Data Protection and Processing Policy
- Instruction on Rules to be Followed in Our Announcements, Advertisements, and Marketing Activities Published by Our Bank

5. Guiding Principles

5.1 Transparency and Honesty

QNB Turkey continues to develop customer relationships based on trust and sustainability. The Bank prioritizes transparency and accuracy in all information processes to support customers in making informed decisions. Communication and marketing activities are conducted in line with legal requirements and internal Bank policies, and necessary controls are continuously applied to prevent misleading information. The Bank plans its marketing strategies in alignment with social sustainability goals and places great importance on ensuring that information regarding products and services offered to customers is not misleading. It clearly promotes eco-friendly or energy-efficient products.

a) Marketing materials will provide clear, accurate, and easy-to-understand information.

b) Terms, conditions, fees, and key risks will not be hidden or made ambiguous.

c) The start and end dates of campaign validity will be clearly stated.

d) Misleading statements or exaggerated claims will be avoided.

e) All product marketing materials will promote transparency and honesty by clearly stating significant risks associated with the relevant product or service, as well as relevant fees and commissions.

f) In marketing materials for products carrying sustainability features, general concepts and phrases such as 'green', 'eco-friendly', or 'sustainable' cannot be used without any explanation. In such environmental claims, it is mandatory to clearly specify which stage of the product or service's life cycle (production, use, disposal, etc.) the feature relates to. Furthermore, all environmental claims and assertions made in advertisements must be proven with valid certificates and documents obtained from competent authorities and institutions, relevant university departments, or accredited/independent research, testing, and evaluation organizations. These claims will be presented with full compliance with the definitions and criteria set forth in our Sustainable Finance and Product Framework (SFPF), and with such transparency that it enables our customers to evaluate the product's actual environmental and social impacts with verifiable data.

5.2 Fairness and Accessibility

a) Products and promotions will be targeted fairly and will not exploit vulnerable customer groups or those needing support in financial literacy (e.g., financially inexperienced, elderly, or young individuals).

b) Language will be inclusive and courteous, taking into account different cultural and social backgrounds.

c) To ensure inclusivity, marketing content will be presented in multiple formats and languages where possible.

d) Customers will be provided with a platform via our branches, 24/7 call center, and website to immediately submit complaints or feedback, where timely solutions will be offered for any questions or disputes.

e) A dedicated call center line with priority connection rights is provided for the rapid reporting of suspicious or fraudulent transactions, along with a separate line for official complaints.

5.3 Enhancing Customer Awareness

a) Marketing campaigns will aim to inform customers to help them make sound financial decisions.

b) Customers will be directed to products suitable for their actual needs, not just products that increase sales.

c) Customers will be informed about online fraud and cybercrimes, to increase their awareness.

d) Customers will be notified that they must not share sensitive information such as passwords, card PINs, and one-time passwords (OTP) via any channel, including phone, email, or SMS, and should not click on any links. They will be encouraged to contact the bank immediately if they have any doubts about the authenticity of any communication.

5.4 Respect and Courtesy

a) All communications will be conducted professionally, respectfully, and with sensitivity to our customers' time.

b) Human values will be respected in all visuals, language, and promotional messages used.

c) In direct marketing activities; communication frequency, channel preferences, and opt-out requests will be respected.

5.5 Data Privacy and Confidentiality Principle

a) Information constituting customer secrets or personal data used for marketing purposes will be processed and protected in full compliance with internal data protection policies, ensuring the preservation of secrets and data privacy as determined by the current Regulation On The Disclosure Of Confidentıal Information, Personal Data Protection Law and relevant regulations.

b) Information within the scope of customer secrets/personal data will not be shared with third parties for marketing purposes without customer instruction/explicit consent, except in exceptional cases permitted by legal regulations.

5.6 Compliance with Regulatory Standards

a) All marketing activities will be carried out in compliance with the legal regulations in force in the countries where operations are conducted.

b) Marketing materials will be reviewed and opinions obtained from Compliance and, if necessary, Legal Departments before publication.

5.7 Sustainability and Environmental Responsibility

a) We commit to prioritizing sustainable practices to reduce the environmental impact of our marketing activities.

b) Wherever possible, digital channels will be preferred over print communications to reduce waste and lower our carbon footprint.

c) The environmental impacts of large-scale campaigns and events will be assessed, and eco-friendly alternatives will be sought in implementation processes.

d) Our sustainability messages will be sincere and realistic, aligned with the Bank's overall Environmental, Social, and Governance (ESG) goals; "greenwashing" or superficial claims will be avoided.

e) Sustainability terminology such as "green," "sustainable," "sustainability-linked," "transition," "net zero," "carbon neutral," and "climate neutral" will only be used when supported by the QNB Group SFPF, approved methodologies, or accepted standards. Misleading or unverifiable sustainability claims will be avoided.

f) Comparative expressions such as "leader," "first," or "best in class" will be based on clear, verifiable, and up-to-date criteria; where appropriate, the scope, period, and source of the comparison will be stated.

g) Texts for sustainability-themed communication efforts will be prepared in line with the QNB Group SFPF and reviewed by Sustainability teams and relevant business units before publication.

6. Marketing Targeting Specific Segments

a) Retirees

- QNB offers pension transfer campaigns, retirement promotions, and special banking advantages tailored for retired customers.
- Marketing communications highlight products, services, and seasonal campaigns specifically designed for retirees.
- Communications are based on the principles of simplicity, security, and accessibility.

b) Accessible Banking

- QNB supports equal and easy access to banking services for individuals with disabilities through its Accessible Banking practices.
- Marketing communications emphasize accessible banking services and an inclusive customer experience.

c) Professional Groups

- QNB provides specialized banking solutions for specific professional groups.
- Within this scope, the "Doctor Banking" and "Nurse Banking" programs offer products, advantages, and seasonal campaigns tailored to the needs of these respective professions.
- Marketing communications highlight solutions and advantages that address the specific financial needs of these professional groups.

7. Monitoring and Feedback

a) We will actively monitor the impact of our marketing campaigns and welcome customer feedback.

b) Any concerns regarding misleading or inappropriate marketing will be investigated immediately.

c) Where feedback or analyses reveal potential issues regarding fairness, transparency, or inclusivity, necessary adjustments will be made to campaigns.

8. Employee Responsibilities and Training

In line with the responsible marketing approach, training and development programs are organized to strengthen the decision-making competencies of employees involved in marketing, sales, and customer communication processes, focusing on transparency and customer orientation. Program contents are regularly reviewed and updated in line with the Bank's strategies and goals, thereby supporting a sustainable learning culture.

9. Review and Updates

This Statement will be reviewed by the Mass Segment Marketing and Strategy Management team at least once a year, or in the event of significant changes in regulations, customer expectations, or business strategy.

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