



**Responsible
Marketing Statement
QNB Egypt**

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LIST OF TERMS

1	E&S	Environmental and Social
2	ESG	Environmental, Social and Governance
3	ESRM	Environmental and Social Risk Management Framework
4	NPAP	New Product Approval Process
5	TPSCC	Third Party Supplier Code of Conduct
6	UNGC	United Nations Global Compact
7	UNSDG	United Nations Sustainable Development Goals

1. Our Commitment

QNB Egypt is committed to conducting its business in an ethical, transparent, fair, and customer-centric manner, consistent with the Bank's core values, sustainability commitments, and QNB Egypt Customer Rights Protection Framework. The Bank recognizes its responsibility to promote responsible banking practices that support long-term sustainable value creation while maintaining the trust and confidence of its customers and shareholders.

QNB Egypt acknowledges that E&S risks may materially impact the financial performance, operational resilience, creditworthiness and reputation of both the Bank and its customers. Such risks arise from business activities, supply chains and environmental impacts and may result in financial, operational or reputational consequences. Accordingly, the Bank considers the effective management of E&S risks to be a core component of its overall Risk Management and Governance Framework.

The Bank further recognizes the importance of responsible market conduct and transparent customer communications. The Bank is committed to ensuring that its products, services, marketing communication, and customer engagement are transparent, also seeks to provide accurate information regarding its products and services, avoid misleading or unclear communications, and promote responsible financial practices that prioritize customer interests and long-term relationships.

Through this approach, QNB Egypt seeks to strengthen resilience, promote sustainable growth, support responsible financing and reinforce customer trust through ethical, transparent, and sustainability-oriented business practices.

2. Purpose and Scope

QNB Egypt aspires to be the financial institution of choice for its customers, employees, investors, shareholders, and suppliers. In support of this vision, the Bank is committed to conducting all marketing and customer communication activities in an ethical, transparent, and customer-centric manner, in accordance with the Bank's core and QNB Egypt Customer Rights Protection Framework.

The goal is to build trust, promote financial literacy, and provide products and services in a way that empowers and respects our customers. This Statement applies to all marketing communications, product-related disclosures, and customer engagement practices, ensuring that all activities are conducted with integrity and due regard to customer interests, while supporting informed financial decision making.

The principles set forth in this statement shall be considered throughout the product promotion and customer communication lifecycle, including planning, content development, review, approval, publication, and post-campaign monitoring activities.

3. Coverage and Target Audience

The Responsible Marketing Statement applies to the marketing and promotion of retail banking products and services offered by QNB Egypt. The target audience of this statement includes existing and prospective retail customers of the Bank and its subsidiaries across all customer segments.

4. Internal and International Standards

This Statement is aligned and implemented in conjunction with the established QNB Egypt and QNB Group Policies and Frameworks listed below:

- QNB Egypt ESRM Policy Framework
- QNB Egypt TPSCC
- QNB Egypt Customer Rights Protection Framework
- QNB Egypt Communication Policy
- QNB Group Privacy Notice
- QNB Group Privacy Notice Supplementary Information
- QNB Group Sustainability Policy
- QNB Group Code of Ethics

5. Conduct

Our principles and sustainability approach have been developed in accordance with national and international laws and regulations. In addition, we support and recognize the following conventions and initiatives as part of our responsible framework:

- Egypt National Vision 2030
- UNGC
- UNSDG
- CBE Customer Rights Protection Regulations

6. Guiding Principles

6.1 Transparency and Honesty

- Marketing materials will provide clear, accurate, and easily understandable information.
- Terms, conditions, fees, and key risks will not be hidden or obscured.
- The beginning and end of validity of the promotion should be disclosed.
- We will avoid misleading language or exaggerated claims.
- All product-marketing materials will clearly disclose material risks existing in any product or service as well as related fees and commissions, promoting transparency and honesty.

6.2 Fairness and Accessibility

- Products and promotions will be targeted and not exploit vulnerable segments (e.g., financially inexperienced, elderly, or youth).
- Language will be inclusive and considerate of different cultural and social backgrounds.
- We will make marketing content available in different formats and languages, where practical, to ensure inclusiveness.
- Customers will be provided with access to a platform including mobile applications.
- We provide multiple accessible channels, including our branches, a 24/7 customer service center, our official website and various digital platforms to ensure customers can instantly submit feedback or raise concerns.
- We provide a dedicated hotline menu option to ensure customers can instantly report suspicious activity, flag fraudulent transactions, or block lost or stolen cards

6.3 Customer Empowerment

- Marketing campaigns aim to educate, inform and support customers in making sound financial decisions.
- Where appropriate, we will actively connect our marketing initiatives with educational resources to promote sound financial decision making.
- We prioritize customers' needs over sales volume by guiding individuals toward products that genuinely benefit them and align with their financial goals.
- We actively build customers' awareness by providing continuous education on online fraud and cybercrime
- We will actively remind customers not to share sensitive information such as passwords, PINs, or OTPs, nor to click on suspicious links. We encourage individuals to contact the Bank immediately if they doubt the authenticity of any communication.

6.4 Respect and Courtesy

- We deliver professional and respectful communications that value our customers' time.
- We uphold dignity in all images, language, and promotional messaging used.
- Direct marketing outreach will respect customers' preferences for frequency, channel, and opt-outs.

6.5 Data Privacy and Confidentiality

- Customer data used for marketing purposes will be handled with utmost confidentiality in accordance with applicable privacy laws and internal data protection policies.
- No customer data will be sold or shared with third parties for marketing purposes without explicit written consent from customers.

6.6 Compliance with Regulatory Standards

- Our marketing efforts will comply with all applicable laws and regulations
- Marketing material will be reviewed and approved by QNB Egypt Compliance and Legal teams before dissemination.

6.7 Sustainable and Environmental Responsibility

- We are committed to reducing the environmental impact of our marketing activities by prioritizing sustainable practices.
- Wherever possible, we will favor digital channels over paper-based communications to minimize waste and reduce our carbon footprint.
- The NPAP at QNB Egypt is a structured process designed to evaluate and approve new financial products or services before being launched.
- We will assess the environmental impact of large campaigns and seek eco-friendly alternatives in execution.
- Partnerships with vendors and suppliers will favor those who demonstrate environmental responsibility in their production and distribution processes.
- Our sustainability messaging will be authentic and aligned with broader bank wide ESG goals by avoiding greenwashing or superficial claims.

7. Marketing for Specific Segments

a) Women

- Direct messages addressing women
- Messages will support women empowerment

b) People with Disability

- Campaigns will highlight the convenient services that allow an easy banking experience.

c) Youth and Students

- Messaging will focus on education, savings, and financial responsibility.
- No pressure tactics or unnecessary credit offerings.

d) Elderly/Retired Customers

- Marketing will prioritize simplicity, safety, and clarity.
- Communications will consider physical and digital accessibility.

e) Digitally Vulnerable or Underbanked

- Offline alternatives will be clearly offered.
- Campaigns will promote financial inclusion and responsible use of technology.

8. Monitoring and Feedback

- We will actively monitor the impact of our marketing campaigns and welcome all customers' feedback.
- Any concerns raised regarding misleading or inappropriate marketing will be investigated promptly.
- We will adjust campaigns when feedback or analysis reveals potential issues with fairness, clarity, or inclusiveness.

9. Staff Responsibilities and Training

- All staff involved in marketing, sales, or communications will receive training in responsible marketing principles.
- Teams will be encouraged to raise concerns and suggest improvements in marketing content.

10. Review and Updates

- This Statement will be reviewed annually when significant changes occur in regulations, customer expectations, or business strategy.

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Qatar National Bank (S.A.E)
P.O box 11111 - Cairo - Egypt
Tel: (202) 27707000
Fax: (202) 27707099

qnb.com.eg