QNB Group Responsible Marketing Statement

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Summary Profile

Policy Framework coverage	QNB Qatar
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1. Our Commitment

QNB is committed to integrating long-term environmental and social **("E&S")** considerations into our business practices to promote sustainable value creation. We understand the significant role we play in society by adopting responsible business practices and promoting sustainability through our financing activities.

2. Purpose and Scope

QNB has a vision of being the institution of choice for customers, employees, investors and suppliers. This Responsible Marketing Statement outlines our commitment to ethical, transparent, and customer-centric marketing practices that align with our core values and QNB Group Customer Service Charter. 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 and activities across all channels including print, digital, broadcast, outdoor, in-branch promotions, sponsorships, and customer communications.

3. Coverage and Target Audience

This Statement covers the marketing of retail bank products encompassing above the line and below the line campaigns. The target audience is customers of retail products/services of QNB Qatar and its subsidiaries.

4. Internal and International Standards

This Statement framework is aligned and implemented in conjunction with the established QNB Group policies and frameworks listed below:

- QNB Privacy Notice
- QNB Privacy Notice Supplementary Information
- QNB Group Customer Service Charter
- QNB Group Sustainability Policy
- QNB Group Code of Ethics and Conduct

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

- Qatar National Vision 2030
- United Nations Global Compact
- United Nations Sustainable Development Goals (SDG)

5. Guiding Principles

5.1 Transparency and Honesty

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

5.2 Fairness and Accessibility

a) Products and promotions will be fairly targeted and not exploit vulnerable segments (e.g., financially inexperienced, elderly, or youth).
b) Language will be inclusive and considerate of different cultural and social backgrounds.
c) We will make marketing content available in multiple formats and languages, where practical, to ensure inclusivity.
d) Customers will be provided access to a platform to immediately raise complaints or provide feedback though our branches, 24/7call center and **website**, where customers can receive timely resolutions regarding any queries or disputes.
e) A dedicated hotline call center number will be provided for reporting suspicious or fraudulent transactions in a speedy and prompt manner.

5.3 Customer Empowerment

a) Marketing campaigns will aim to educate and inform customers, helping them make sound financial decisions.
b) Where appropriate, financial literacy resources will be linked to promotional campaigns.
c) Customers will be guided to choose products that suit their actual needs, not simply those that maximize sales.
d) Customers will be educated on online fraud and cybercrime and their awareness raised.
e) Customers will be informed not to share sensitive information such as passwords, card PINs, and OTPs through any means including calls, email or SMS messages or click on any links. If the customer has any doubts about the authenticity of any communication they will be encouraged to contact the bank immediately.

5.4 Respect and Courtesy

a) All communications will be professional, respectful, and considerate of our customers' time and attention.
b) We will uphold dignity in all images, language, and promotional messaging used.
c) Direct marketing outreach will respect preferences for contact frequency, channel, and opt-outs.

5.5 Data Privacy and Confidentiality

a) Customer data used for marketing purposes will be handled in strict accordance with applicable privacy laws and internal data protection policies.
b) No customer data will be sold or shared with third parties for marketing without explicit consent.

5.6 Compliance with Regulatory Standards

a) All marketing efforts will comply with the laws and regulations of the jurisdictions in which we operate.
b) Marketing material will be reviewed and approved by compliance and legal teams before dissemination.

5.7 Sustainable and Environmental Responsibility

a) We are committed to reduce the environmental impact of our marketing activities by prioritizing sustainable practices.
b) Wherever possible, we will favor digital channels over paper- based communications to minimize waste and reduce our carbon footprint.
c) New Product Approval Process (NPAP) at QNB is a structured governance mechanism designed to evaluate and approve new financial products or services before launch. It ensures alignment with risk, compliance, operational, and strategic standards.
d) We will assess the environmental impact of large campaigns and events, and seek eco-friendly alternatives in execution.
e) Partnerships with vendors and suppliers will favor those who demonstrate environmental responsibility in their production and distribution processes.
f) Our sustainability messaging will be authentic and aligned with broader bank wide environmental, social and governance (ESG) goals avoiding greenwashing or superficial claims.

6. Marketing to Specific Segments

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

b) Elderly/Retired Customers
- Marketing will prioritize simplicity, safety, and clarity.
- Communications will consider physical and digital accessibility.

c) Digitally Vulnerable or Underbanked
- Offline alternatives will be clearly offered.
- Campaigns will promote financial inclusion and responsible use of technology.

7. Monitoring and Feedback

a) We will actively monitor the impact of our marketing campaigns and welcome customer feedback.
b) Any concerns raised regarding misleading or inappropriate marketing will be investigated promptly.
c) We will adjust campaigns when feedback or analysis reveals potential issues with fairness, clarity, or inclusivity.

8. Staff Responsibilities and Training

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

9. Review and Updates

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

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