Responsible Marketing Policy



This policy is based on the consolidated Policy of OTP Group for communication practices in advertising and marketing. All actions taken by the Marketing Department in Albania will be in accordance with this policy.

OTP Bank Albania is committed to responsible marketing of its products, prioritizing fair commercial communication, correct information, and product recommendations. It takes the utmost care to provide existing and potential customers with accurate, clear, and comprehensive information about the products, services, and the conditions for using these, and to comply with consumer protection regulations.

In the course of its marketing activities, OTP Bank Albania pays particular attention to current applicable legal provisions in force, as well as to the decisions, requirements, and relevant resolutions and positions of supervisory and public authorities. The bank takes into account the impact of its activities on the market environment, as well as feedback from consumers and authorities.

Our aim is to enable our customers to make informed decisions about our products and services. In our marketing activities, we consider it a fundamental requirement to offer our current and potential customers products and services that:

- are aligned with their actual needs, life events, and financial knowledge;
- incur commitments they can undertake in the long term;
- create added value for them;
- have risks adapted to their financing needs and income.

When designing the uniform image of our advertisements, it is an important aspect to make the relevant information as visible as possible for our customers, and thus we make it a priority to make our communication materials easy to understand and transparent.

Our marketing approach applies to the "Transparency for Banking and Financial Products and Services" regulation approved by Decision No. 59 dated August 29, 2008, from Bank of Albania, as well as the Code of Ethics of OTP Group.

Legal and customer protection departments provide their expertise in relevant areas. The purpose of internal professional controls is to ensure that all our published advertising materials:

- are clear, fair, and up-to-date;
- provide customers with complete, clear, and accurate information;
- help customers make informed consumer decisions.

Beyond continuous and comprehensive monitoring, our compliance with consumer protection rules also means that compliance and customer-focused thinking are embedded in the daily business operations of OTP Bank Albania.

Our aim is to use our marketing tools to contribute to sustainability, considering the United Nations Sustainable Development Goals (SDGs), and to promote financial literacy and acceptance of diversity. We take great care not to use financial literacy as a means of sales promotion.

All our marketing communications are non-discriminatory, demonstrate the value of diversity and respect human dignity. Our advertising materials do not contain elements that violate ethical, moral, and public standards; we do not use means and methods considered offensive, unfair, or degrading, nor do we display violent or antisocial behavior.

In our advertising activities, we:

- do not encourage irresponsible spending by borrowing;
- do not promote excessive consumption and help consumers manage their finances carefully, considering sustainability principles;
- avoid suggestions that paying off a loan is easy.

When procuring our marketing tools and promotional gifts, we ensure that our partners comply with OTP Group's Code of Ethics, OTP Bank Albania's values, and meet our sustainability standards.

In our choice of promotional and marketing tools, we strive to minimize our impact on the environment by:

- reducing paper usage year by year;
- opting for long-lasting, quality products, avoiding disposable and single-use goods;
- prioritizing recyclable products and materials;
- ensuring minimal environmental impact during product transportation;
- avoiding products that waste energy or our water resources or contain hazardous substances.

We aim to prioritize local producers when using our services and create opportunities for purchasing products from vulnerable social groups, people with disabilities, and those with reduced work capacity.

The Management Board of OTP Bank Albania declares that the conducted activities fully comply with the responsible marketing principles and expects all its employees, third parties, and involved partners in marketing activities to comply with this policy by monitoring compliance accordingly.

OTP Bank Albania ensures that its employees, marketing partners, and the employees concerned are familiar with the content of this policy.