

### **Marketing Policy – SpareBank 1 Østlandet**

- Our marketing will conform to good marketing practices and always comply with the relevant Acts, Regulations, guidelines and industry standards for this area.
- Our marketing activities will comply with the Bank's Code of Conduct.
- Products and services will be marketed in a way that informs customers of both their advantages/possibilities and disadvantages/limitations.
- Good marketing practices mean marketing that does not offend ethical and moral perceptions, does not employ offensive or intrusive means, and is not contrary to gender equality.
- We will always apply the 'better safe than sorry' principle in all marketing communications. We will practise a high degree of diligence in relation to the ethical and moral responsibilities we have in our marketing of the Bank's products and services.
- Our marketing will never target vulnerable groups with offers of products that could increase their vulnerability, such as offering customers with a high level of unsecured debt credit cards/personal loans, or similar.
- Marketing specifically targeted at children and young people will be avoided.
- All data-based communications activities will comply with the applicable rules for marketing and privacy protection and be in line with the consents each customer has given.
- An internal framework for documenting marketing activities will be established. This framework will always be used, and assessments of the individual activities will be documented using a special form. Difficult issues will be clarified with the legal department.
- We will protect customer privacy in line with the Bank's privacy statement.
- Our marketing will be based on good insights and analysis to ensure that our communications with customers are as relevant as possible.
- When artificial intelligence and advanced data analysis are used, they will be used in line with the applicable rules, relevant industry norms, and general standards for ethics and the proper use of artificial intelligence and advanced data analysis.
- Our content marketing is intended to build long-term relationships. We do this by creating relevant, useful and credible content for different phases of a customer's life.
- The marketing department will always comply with the Bank's purchasing policy when it uses merchandising products.
- All of our communications will take place on digital platforms to avoid using paper-based production.

- When we market the Bank's sustainability work, we will always focus on not 'greenwashing' our services and products such that they appear better than they actually are. Both the marketing and promotion of our sustainability message will be fact-based.
- Our communications about sustainability will, in terms of the content and aims, motivate, support and facilitate our customers in making sustainable choices in their lives.
- Our sponsorship work will also focus on ensuring that those we sponsor will work to incorporate good sustainable solutions into their activities. This is a requirement for sponsorship from us. We will also specifically focus on exclusion in our work with children and young people in our sponsorship work.

*The Bank's marketing director is responsible for the Bank's Marketing Policy.*