

Responsible Marketing Policy

of Aareal Bank AG

As one of the leading international specialist property banks, Aareal Bank Group is represented in Europe, North America and Asia/Pacific. As a financial institution with particular focus on commercial property financing and corporate banking services, Aareal Bank AG acknowledges its responsibility to its clients, partners and society.

This policy sets out responsible marketing principles for Aareal Bank AG. The guidelines and principles apply to all of the Bank's locations*. They aim to ensure that client protection, transparency and ethical standards are upheld in all of Aareal Bank AG's global media, marketing and sales activities. This is in line with the interests of clients and (potential) stakeholders. In addition, environmental and social aspects are taken into account when preparing and implementing marketing measures.

OUR PRINCIPLES

Clear and transparent communication

Aareal Bank AG's business practices are based on the principle of responsible and ethical interactions with clients.

All marketing content published via Aareal Bank AG's communication channels is prepared in a manner that is appropriate, product-specific and in line with target groups. Marketing content is understandable and not misleading. This includes the disclosure of transparent information on potential risks.

Aareal Bank AG abstains from intrusive marketing activities aimed at advertising its own products.



Risk education and client welfare

Aareal Bank AG provides its clients with risk-related information on the products it offers. Furthermore, relevant employees are provided with information on the specific features of the products as well as any related risks.

Legal compliance and monitoring

Aareal Bank AG complies with the applicable requirements for protecting privacy and for using client data in compliance with data protection regulations; it observes the requirements set out in relevant national data protection regulations as well as those in the EU GDPR. This means that all marketing contents comply with applicable legal requirements and law, and with Aareal Bank Group's Code of Conduct.

As a member of the UN Global Compact network and a signatory to its principles, Aareal Bank AG complies with the UN Global Compact commitments.

These guidelines are reviewed regularly and amended as necessary to ensure that they comply with current requirements and legal provisions.



* Includes Aareal Bank's locations in Germany as well as those in London, Paris, Warsaw, Rome, Dublin, Amsterdam and Stockholm.

If further questions arise, please contact sustainability@aareal-bank.com

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