

Guidelines for responsible behaviour towards customers

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In striving towards a fair share through its corporate activities, Berlin Hyp is guided by the following principle: “We create lasting value for our customers and for our owners and ensure that our standards are in line with their expectations.”

Guidelines

Within the meaning of these guidelines, customers are:

- existing customers
- potential customers (with whom we are attempting to enter into individual contractual relationships with regard to our services) and past customers towards whom we continue to have loyalty or other obligations.

These guidelines apply to all employees with customer contact. Berlin Hyp only works with external credit intermediaries on a restrictive basis. Should this be the case by exception, the intermediary shall be informed of these guidelines and they shall be made an integral part of the contract between the intermediary and Berlin Hyp.

Berlin Hyp has adopted the following principles in dealing with its customers, which shall influence all sales activities:

- Speed
- Reliability
- Competence
- Fairness
- Entrepreneurial thinking
- Transparency
- Sustainability

Guidelines for products and services

In compliance with the principle of good governance, we shall only offer ethically acceptable products and services and provide our customers with responsible and forward-thinking advice that meets their needs and clearly describes the respective advantages and risks.

Our products and services must always meet the following requirements:

- They are part of the real economy and contribute to sustainable development in accordance with the United Nations Sustainable Development Goals.
- They serve the individual, but without negatively affecting the general public. The principles of the UN Global Compact are also taken into account in their development.
- Our products and services are always transparent and understandable.
- Our written information on products and services and our marketing material must contain all the essential information that the customer needs to assess the offer, in an understandable form.

We do not offer any products and do not advise on any products that do not meet these requirements.

We make arrangements for customers with special requirements. We therefore offer products and services that are tailored to the needs of certain customer groups with a particular social relevance – for example, non-profit housing associations or customers who request financing in relation to green buildings.

Guidelines for marketing

For marketing and sales activities, Berlin Hyp also follows the basic principles of the ICC Consolidated Code of Advertising and Marketing Communications Practice (ICC Marketing Code) of the International Chamber of Commerce.

The ICC Marketing Code is based on three main principles that we intend to observe for responsible sales:

- All marketing communication should always be legal, decent, honest and truthful.
- Marketing communication activities should always adequately reflect a sense of professional and social responsibility and should comply with generally accepted principles of fair competition.
- Marketing communication activities should never cause damage to consumer trust in marketing.

Dealing with conflicts of interest

Berlin Hyp conducts its business in such a way that requires any potential conflicts of interest between the Bank and its clients to be handled in a fair manner. All necessary measures are taken to establish and operate effective organisational and administrative processes that allow such conflicts to be identified and handled in a preventive manner.

The management of Berlin Hyp is responsible for ensuring that the bank's systems, controls and procedures are suitable for identifying and resolving conflicts of interest. The bank's compliance department helps identify and monitor actual and potential conflicts of interest.

Berlin Hyp has adequate procedures in place to identify and manage actual or potential conflicts of interest at the business unit level.

Dealing with complaints

The proper handling of complaints has a major impact on the satisfaction of our customers – it is therefore all the more important that we are accessible to our customers. For this reason, the responsible central complaints management in the area of governance also reports directly to the management. Its involvement in new processes should allow any possible complaints to be identified in advance.

We resolve errors quickly and in an uncomplicated manner if a complaint proves to be justified and the customer has suffered damage. Our process ensures that we immediately confirm receipt of each complaint, assign an individual contact person to the customer and indicate the expected processing time.

Confidentiality

Berlin Hyp respects the confidentiality of the information it receives about its customers. It follows the 'need to know' principle and complies with all applicable laws regarding the handling of this information. Access to confidential information is restricted to people with a legitimate interest in the information that is compatible with the legitimate interest of a customer or Berlin Hyp.

Berlin Hyp is clearly committed to compliance with this guideline.

A handwritten signature in blue ink, appearing to read 'Sascha Klaus', written in a cursive style.

Sascha Klaus

Chair of the Board of Management of Berlin Hyp AG

A note on the use of the masculine form of persons: For reasons of better readability, the simultaneous use of the language forms masculine, feminine and diverse (m/f/d) is dispensed with. All references to persons apply equally to all genders.