

Advertising, Membership and Sponsorship

Raiffeisen-Holding Niederösterreich-Wien &
Raiffeisenlandesbank Niederösterreich-Wien

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Preamble:

Raiffeisenlandesbank Niederösterreich-Wien AG ("RLB NÖ-W") and Raiffeisen-Holding Niederösterreich-Wien reg.Gen.m.b.H. ("R-Holding") are part of the Raiffeisen banking group Niederösterreich-Wien and align their actions with the principles of Friedrich Wilhelm Raiffeisen. They are guided by the guidelines of the mission statement¹.

Their commitment also stems from their founding missions, namely the function of RLB NÖ-W as the top institution for the Raiffeisen banks in Lower Austria, as well as the R-Holding as a regionally anchored cooperative.

1. Definitions of terms

a. Advertisements / Advertising

Refers to advertising activities that reach a broad audience, regardless of whether in print or multimedia media (TV, Internet, Social Media, etc.), provided that there is an appropriate cost/benefit ratio.

b. Donations

They are voluntary contributions² to third parties, which are associated with little or no consideration and are preferably made to entities that qualify as eligible recipients of donations under tax law regulations.

c. Sponsorships

Contributions³ are based on contractual arrangements, for which appropriate counter-performances are provided in return. This may also include activities according to point 1.a.

d. Membership fees

Are payments to companies, associations, clubs, or similar entities related to the business activity, whether directed to the company or also to individuals.

¹ Verhaltensgrundsätze und Verhaltenskodex.

² Bereitstellung von Geld, Sachmitteln, Dienstleistungen oder Know-how.

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2. Principles

RLB NÖ-W and R-Holding, in their activities in accordance with point 1, not only consider the interests of their owners but also those of their stakeholders and the people in the region. They pursue a long-term perspective that is aimed at the sustainable economic, social, and ecological development of the region. At the center is the cooperative support mandate. In addition to sports and culture, the RLB NÖ-W and R-Holding also support social initiatives and locally rooted volunteer organizations. As a cooperative bank, commercial bank, and retail bank, RLB NÖ-W primarily focuses its promotional activities in accordance with point 1 on its customers and considers, although not exclusively, the benefits for sales activities.

3. Advertising Principles

Advertising in the sense of point 1.a is a bearer of social responsibility and must take into account the rights, interests, and feelings of individuals and groups of people. Language is not only a reflection of our society, but it also influences how the environment is perceived.

a. Gender-specific language

It is important to ensure that messages are formulated in gender-sensitive language. The colon variant is used to make the diversity of genders perceptible in the language.

b. Transparent and clear

It is important to ensure that the opportunities and risks of products are clearly presented and that they are prepared in a way that is simple and understandable and does not contain unrealistic promises.

c. Simple and fair pricing

Fees, charges, and interest must be presented clearly and distinctly, and must always be kept up to date and accessible at any time. A easily understandable pricing structure that is tailored to the needs of the customers must be chosen.

d. Diversity and Respect

Diversity creates a fairer society and therefore care should be taken to use images of people with different social situations, different backgrounds, and different ages. The representation of negative stereotypical gender roles should be avoided. Marketing campaigns should reflect the diversity of customers. It is important to ensure that no negative stereotypes are reinforced and that there is no discrimination based on age, gender, sexual orientation, disability or impairment, religion, or ethnicity/nationality.

e. Minors

Children and adolescents are particularly vulnerable and therefore it is essential to ensure that educational responsibility towards them is recognized. The ethical guidelines of the Austrian Advertising Council serve as a model. Marketing activities are adapted to the age of children and care is taken not to overwhelm their imagination. When children are portrayed in advertising materials, it is done willingly and responsibly.

f. Advertising labeling

The labeling of circuits in an editorial context must be in accordance with media law. Advertising in online and print media must be clearly identifiable as such. Printed advertising materials must always include an imprint and the media owner.

g. Representation of Violence

Advertising must not contain violent representations. This includes physical, psychological, and sexualized violence. A zero-tolerance stance towards discrimination, harassment, sexual harassment, and bullying must be adopted. Suffering, distress, or deaths must not be misused for advertising purposes. Exceptions to such representations should counteract suffering, prevent distress or accidents, or draw public attention to a social problem or grievance.

h. Brand Safety

Advertising content on inappropriate platforms or alongside inappropriate content must be avoided. Care should be taken to avoid inappropriate context, especially online. In programmatic online advertising, whitelisting should be used and direct

agreements should be made with advertisers to reduce the risk of domain spoofing, bot traffic, and other forms of fraud.

i. Marketing materials

Despite the shift to digital media, physical promotional materials will still be used in the future. In these cases, care must be taken to minimize the ecological footprint as much as possible. Marketing materials should be produced in the most sustainable way, and agencies that meet these requirements should be commissioned. In the production of promotional gifts and POS materials, high-quality and sustainable options should be chosen in the interest of environmental protection and durability. Instead of printed marketing materials, digital solutions should be preferred, and physical mail should be reduced to an absolute minimum. It is important to choose regional partners whenever possible and to minimize transportation distances.

j. Events

Events must be inclusive and easily accessible so that all invited can participate. Events held at external locations are conducted according to green label certification and must be sustainable in all aspects, taking into account ethical, ecological, financial, and social sustainability. It is important to support the local community by hiring local event staff and sourcing food and drinks from local providers. Furthermore, digital materials should be used instead of printed ones. Disposable items should be avoided and organic food preferred to make our events ecologically sustainable.

4. Responsibilities

Activities as defined in point 1 a to c of this directive, which relate to the RLB NÖ-W or are carried out by it, are the responsibility of the Marketing & Branding department. Activities as defined in point 1 a to c of this directive, which relate to the R-Holding or are carried out by it, are the responsibility of the General Secretariat department. Activities according to point 1 d of this directive fall under the responsibility of the respective organizational unit that enters into and/or manages the membership.

5. Compliance

Regarding activities in the sense of point 1, a vote will take place with the compliance experts in any case when these:

- Exhibit a connection to political parties or political office holders.
- There is a status of officeholder of the recipient or it is an application by the public sector or companies in majority public ownership.
- It concerns participatory companies of the R-Holding or RLB NÖ-Wien.
- There are organizational interconnections with bodies or employees of the RLB NÖ-Wien or R-Holding.
- Other conflicts of interest of a similar nature exist.

6. Appropriateness

In activities as defined in point 1 a and c, it must be ensured that performance and consideration are in an appropriate proportion. To assess this appropriateness, the responsible organizational units in accordance with point 4 must ensure that any other organizational units whose expertise is needed to make such an assessment are involved.

Kontakt

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