Raiffeisen Bank International

Make it happen

Responsible Marketing Policy

Responsible marketing – ensuring marketing activities are reliable and truthful – is a growing area of scrutiny from regulators and investors alike. Protecting consumers and building trust are foundational, but expectations for responsible marketing now extend to demonstrably principled and transparent practices and disclosures.

Raiffeisen Bank International Group (RBI) is committed to sustainable and responsible marketing that is ethical, transparent, and compliant with all applicable laws and societal expectations. Our goal is to build trust with our customers through clear, fair, and substantiated communications, while avoiding misleading or deceptive marketing practices. All statements about our products are based on verifiable facts and do not conceal associated limitations or risks. We communicate the opportunities and risks associated with the use of our products.

RBI aligns its marketing activities with the ICC Advertising and Marketing Communications Code (ICC Code), a globally recognized framework of principles designed to promote truthful, transparent, and socially responsible marketing communications. These principles include:

- Legal compliance and honesty in all marketing communications, transparency regarding product risks
- Transparent disclosures regarding sponsorships, endorsements, and relationships
- Protection of consumers, especially when marketing communications are likely to appeal to a vulnerable audience
- Social and environmental responsibility, including prohibiting misleading environmental and sustainability claims (greenwashing)
- Ethical handling of personal data and marketing technologies including artificial intelligence
- Fair competition and ethical promotional practices
- Contractual and ethical obligations for partners, agencies, and vendors to adhere to these standards

RBI has made adherence to the ICC Code binding across RBI through the Code of Conduct and internal directives. All RBI marketing communications must comply with the principles set out in the ICC Code. RBI markets products only to audiences for whom they are designed and reasonably appropriate, considering customer needs, characteristics, financial capability and vulnerability.
RBI seeks to make product information, marketing communication and related customer support accessible and understandable, with particular consideration for disabled, elderly and otherwise vulnerable customers.

Personal data and marketing technologies, including artificial intelligence, must be used in accordance with RBI's applicable privacy, data-protection, risk and compliance requirements.

This commitment and its policy are regularly reviewed, updated and monitored in line with regulatory developments and evolving societal expectations. Supported by Group Marketing, every network unit is responsible for the respective execution. Additionally, RBI systematically considers relevant customer feedback when reviewing and improving its products, services and marketing communications. To support this, RBI provides multiple accessible customer support channels – including AI-based chatbots (available in selected markets), online forms and direct email, dedicated phone lines, and in-person assistance – that customers can use to give feedback or file complaints. Furthermore, RBI actively conducts customer research to gather insights and feedback, ensuring ongoing enhancement of its products and marketing communication.