

Financial inclusion at Crédit Mutuel Arkéa

One ambition, to inspire confidence

To achieve this, rules of good conduct must be observed,
in particular that of putting **the interests of clients first**

How ?

In particular, by promoting the financial inclusion of customers.

A commitment written into our Raison d'Être

Among the commitments of the group that stem from its Raison d'être and constitute the foundation of the long-term strategy of the group, is commitment number #4: ***"Commit to inclusion and cultivate a relationship of lasting trust with all our members and clients, from precursors to the most fragile."***

An offer consistent with the group's values

In line with its Raison d'être, Crédit Mutuel Arkéa aims to be exemplary both in the way it behaves towards its clients and in the solutions it offers them.

A system governs the right to an account at Crédit Mutuel Arkéa allowing persons without a deposit account to obtain the opening of such an account with Crédit Mutuel Arkéa when it has been designated by the Banque de France.

A system also governs the protection of financially fragile people, allowing those detected as being in a situation of potential or proven financial fragility to benefit from measures adapted to their situation. The framework sets out the practical arrangements for implementing the obligations incumbent on group entities according to their activity (information, proposal of adapted products and services, support for clients).

Placing the customer at the heart of its concerns, Crédit Mutuel Arkéa has been following a particularly proactive approach towards financially fragile people since 2018.

With the creation of the **Banking Inclusion Coordination Committee**, a true governance body responsible for steering the system within the group, Crédit Mutuel Arkéa is conducting work aimed in particular at improving the products and services offered, to make reliable and improve the relevance of criteria for detecting financial fragility, or to strengthen the care and support of people detected as fragile in their daily lives.

True to its values of solidarity, Crédit Mutuel Arkéa, as a credit institution, has chosen to go beyond the obligation laid down by the regulatory framework on the capping of bank account operating incident fees.

Crédit Mutuel Arkéa thus offers holders of the specific offer dedicated to financially vulnerable clients a **total exemption from account operating incident fees**.

Crédit Mutuel Arkéa also offers **a cap on account operating incident fees to beneficiaries of the account entitlement**.

Furthermore, after analyzing the situation, **a cap** on account operating incident costs can also be proposed to people benefiting from the group's **solidarity schemes**, to people detected on the initiative of their advisor or to people detected by early detection mechanisms set up as part of **the prevention of over-indebtedness**.

The inclusive approach implemented within Crédit Mutuel Arkéa is based on **the mobilization of network advisors** who benefit from regular awareness sessions in order to allow them to identify the needs and expectations of members and clients and thus support them.

Controlled implementation

The financial inclusion system of Crédit Mutuel Arkéa is subject to the internal control system of the Crédit Mutuel Arkéa Group defined in the internal control charter, and as such is subject to permanent and periodic controls.
