

## Prior approval of compliance with 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 guaranteeing customers that the products and services placed on the market are compliant.

## Offers constantly adapted to customer expectations

In line with its Raison d'être as a supportive, ethical and inclusive company, Crédit Mutuel Arkéa aims to be exemplary both in the way it behaves towards its clients and in the solutions it offers them. Crédit Mutuel Arkéa is looking, with its dedicated teams, to create innovative and responsible products as well as useful and practical solutions.

## Internal procedures ensuring best practices

To guarantee customers the highest standards in terms of product and solution quality, Crédit Mutuel Arkéa has implemented internal procedures guaranteeing best practices, including a process for prior approval of new products' compliance.

The group thus submits to prior compliance validation all products, projects, activities, services, new markets or significant changes in such pre-existing 'projects', as soon as they are likely to have an impact on customers.

This compliance process aims in particular to ensure that the products and services offered comply with the legislative and regulatory provisions and procedures internal specific to banking and financial activity and that the potential risk induced by these products and services are evaluated and analyzed, including where applicable, the climate risk and ESG risks (environmental, social and governance risks) : the respect of rules in matters of professional ethics and deontology, financial security, of tax transparency and customer protection is particularly observed there.

This compliance process thus ensures that the information provided to clients on the characteristics of the products and services offered, their costs and potential risks induced by these products and services is clear, balanced and precise (as for illustration, a risk analysis is systematically carried out during the marketing of products presenting a risk of capital loss).

The conformity visa is issued through a compliance sheet formalized in a dedicated tool, the Visea tool, prior to the marketing of any new product and service to customers.

## Controlled internal procedures

Crédit Mutuel Arkéa's prior compliance approval process is subject to the Crédit Mutuel Arkéa Group's internal control system as defined in the internal control charter, and as such is subject to ongoing and periodic checks.

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