

## Product governance and oversight 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 guaranteeing customers the marketing of products and services tailored to each individual customer.

### 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 and market innovative and responsible products as well as useful and practical solutions.

To guarantee customers the highest standards in terms of product and solution quality, Crédit Mutuel Arkéa has implemented rigorous product design and distribution procedures. (process of prior approval of the compliance of new products, governance and product monitoring system...). To guarantee the client the best advice and information, as well as an irreproachable ethics of the employees in contact with the customer, they have, at their level, internal procedures to guide them on a daily basis, of training on products and are regularly made aware of the rules of deontology and professional ethics.

### Product governance and oversight for better investor protection

Crédit Mutuel Arkéa attaches great importance to compliance with the applicable provisions regarding product governance and oversight. Indeed, Crédit Mutuel Arkéa is responsible for the design, marketing and management of many products and services, such as loans, credit cards, savings accounts, investment products, etc.

Product governance and oversight refers to all the rules and procedures that govern the respective obligations of the producers and distributors of the Crédit Mutuel Arkéa Group in terms of marketing financial instruments, banking products or insurance, from their design to their distribution to the final customer, as well as the organization of their information exchanges.

Product governance and oversight thus specifies the obligations of Crédit Mutuel Arkéa's producers and distributors in determining the target clientele to which marketed products are addressed, the definition of a product development and validation process integrating the evaluation and analysis of potential risks induced by these products, the testing strategy for products before their marketing and throughout their life cycle, the arrangements for the exchange of information between producer and distributor, the expertise of the staff involved in the production and distribution of products, the management of possible conflicts of interest situations, the product review process by producers and distributors, and the arrangements for regular review of this mechanism.

Crédit Mutuel Arkéa thus constantly ensures that the products and services offered meet the established standards and expectations of its clients.

## Controlled internal procedures

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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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