



MünchenerHyp

Responsible Marketing in Private Property Financing

As a cooperative bank, Münchener Hypotheken-bank has a particular responsibility towards its clients, members and society. The objective of every cooperative is to enhance the personal financial independence of its members, many of which are owners and clients at the same time.

For us, cooperative principles are the core standard for our commercial activities. This means that we cultivate trusting, reliable and long-term relationships with our clients. In the interests of our clients and members, we have undertaken to pursue responsible marketing and set out its underlying principles in this policy.

Gesetze und Standards

In property financing, Germany has clear statutory provisions for marketing activities, particularly with respect to the veracity, clarity and transparency of the messages. We also fulfil the stringent provisions of the Federal Data Protection Act and the EU General Data Protection Regulation.

Beyond the scope of the statutory provisions, MünchenerHyp complies with other rules and standards:

- The EU Commission's Code of Conduct for Mortgage Lenders
- MünchenerHyp's Compliance Guidelines

MünchenerHyp's Marketing Principles

Our marketing is obliged to support our clients' interests and is in line with the cooperative principle of promoting the financial independence and well-being of members:

- The information and statements on our financial products are factually correct, comprehensible and transparent. We thus ensure that clients recognise and understand the features and risks of the desired financial product.
- MünchenerHyp's advertising messages are consistent across all communication and marketing channels.
- We consider the financial situation of each target client group and do not offer any incentives for inappropriately high borrowing.
- We do not use aggressive advertising tactics and do not combine advertising with inappropriate incentives.

Monitoring the Marketing Activities

Since MünchenerHyp is a subsidiary product provider in the field of private property financing, we place particular emphasis on ensuring that our marketing principles are satisfied not only by us but also by our sales partners as they market and sell our financial solutions. The following measures ensure that this happens:

- We regularly inform and train our sales partners' employees to familiarise them with the features and risks of our financial products.
- We regularly analyse the content and messages of our advertising for compliance with legislation and our principles.
- If evaluation of the contents, messages and risks reveals that an adjustment is required, the advertising is amended accordingly.