

ABU DHABI COMMERCIAL BANK PJSC
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ADCB Group Responsible Marketing Statement

2025

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1. Purpose

The purpose of this Responsible Marketing Statement is to establish guidelines and best practices that ensure all marketing efforts align with the values, brand image, commitments as per the Group Sustainability Strategy, and legal obligations on Abu Dhabi Commercial Bank PJSC (or “ADCB Group” or “ADCB”).

2. Scope

This Statement applies to all employees, vendors, and third-party agencies involved in marketing activities including but not limited to advertising, digital marketing, public relations, promotions, events, sponsorships, content creation and product launches, for ADCB and all its subsidiaries and branches within and outside of the UAE.

3. Objectives

This Statement aims to promote responsible, consistent, and effective marketing strategies while maintaining transparency and trust with our customers, in a manner that is compliant with our legal and regulatory obligations. This also ensures marketing practices are free from misleading claims that could lead to reputational risks for the Bank.

ADCB’s marketing activities will comply with all applicable local and regional laws and regulations. This includes, but is not limited to the [Consumer Protection Regulation \(CPR\)](#), [Consumer Protection Standards \(CPS\)](#), and [Principles for Sustainability-Related Disclosures](#) as issued by the Central Bank of the UAE (CBUAE).



4. Statements

4.1. Brand integrity and messaging

All marketing communications will consistently reflect ADCB’s brand identity, core values, and positioning in the marketplace. Key brand elements, such as tone of voice, logo usage, and messaging, will adhere to the following guidelines:

- **Consistency:** Marketing campaigns to maintain consistency across all channels (digital, print, broadcast, social media, etc.), ensuring uniformity in look, tone, and messaging
- **Clarity:** Communications will be clear, concise, and free of ambiguity to ensure customers fully understand the message and the products or services being promoted
- **Accuracy:** All product or service claims will be truthful, substantiated, and not misleading. Regular reviews of marketing content will be conducted to ensure factual accuracy
- **Fairness:** When marketing a product or service, the Bank will seek to provide equal prominence to risks and costs of the service/product, as well as the potential benefits

4.2. Ethical marketing practices

ADCB is committed to ethical marketing that promotes fairness and transparency. Our practices will adhere to the following principles:

- **Honesty and transparency:** All promotions, pricing, and claims will be presented truthfully and provide customers with up-to-date, unbiased, accurate, sufficient, and consistent information. We are committed to eliminate ambiguities and omissions across all communication channels by using plain language and in a clear form. The Bank prohibits hidden fees or deceptive marketing tactics
- **Inclusivity and non-discrimination:** Marketing efforts will respect diversity and inclusion in all interactions with customers ensuring fair and equitable treatment for all, eliminating any form of discrimination based on gender, race, religion, income level, age, marital status or any other diversity category
- **Accessibility:** Provide and work on enhancing access to content related to products, services and channels for all individuals including People of Determination (POD) and strive to continuously improve these services
- **No exploitation:** Ensure that vulnerable groups have fair access to ADCB's financial services and products while embedding anti-discrimination principles in all our practices. Vulnerable groups include individuals with low income, minority groups, People of Determination and other disadvantaged communities

ADCB is committed to providing clear and transparent information about products, including their features, risks and terms and conditions. Our approach prioritizes the best interests of our customers, offering tailored solutions and ensuring responsible practices to prevent over-indebtedness.

4.3. Green washing prevention

ADCB is dedicated to providing truthful and verifiable claims regarding sustainability impacts of our products. All products marketed as 'sustainable' will align with green/social eligibility requirements as per ADCB's [Sustainable Finance Framework](#). For any offering intended to be marketed with sustainability-related claims, we adopt a pre-approval process to ensure that it meets eligibility criteria and compliant with regulatory requirements.

To prevent greenwashing, we will adhere to the following:

- **Substantiate environmental claims:** Any statement about a product's sustainability benefits will be based on credible, third-party verified data (wherever available). The Bank will seek to clearly define claims like "eco-friendly", "green," or "sustainable", with supporting information about the product's impacts and alignment with ADCB's sustainability commitments
- **Transparency and specificity:** Environmental claims will be transparent, explaining the actual environmental benefit in clear terms. Broad or vague claims such as "better for the planet" will be avoided unless backed by factual data
- **Life cycle accountability:** When making environmental claims, we seek to take into account the full life cycle of the product. Partial claims will be accompanied by a disclaimer to avoid giving the impression that the product is sustainable
- **No misleading green labels:** Any eco-certifications or labels used will be from credible and recognized organizations. We will not use self-declared labels that might confuse customers and any external labels will be transparently explained
- **Impact reporting:** For transparency, products marketed as green/social/sustainable will contain clear disclosures about their sustainability goals and impacts in line with the CBUAE Principles of Sustainability-Related Disclosures

Disclaimer

This statement has been prepared by Abu Dhabi Commercial Bank PJSC ("ADCB") for informational purposes only.

It does not constitute legal, financial, or regulatory advice, nor does it create any binding obligations or representations on behalf of ADCB.

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ADCB reserves the right to amend, update, or withdraw this statement at any time without prior notice.

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