



FAIR ADVERTISING POLICY STATEMENT

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1. Introduction & Commitment

AlRayan Bank is committed to responsible, transparent and customer-centric communication practices that reflect its values and support long-term trust with its customers and stakeholders. This policy outlines the Bank's approach to fair advertising and responsible marketing across all channels, ensuring alignment with its internal policies, applicable regulatory requirements and broader ESG principles, including its commitment to ethical and Sharia-compliant banking practices.

2. Purpose & Scope

This policy defines the principles and standards that guide AlRayan Bank's marketing and customer communications.

It applies to all marketing activities and communications across all channels, including digital, social media, advertising, OOH, in-branch communications and sponsorships.

This policy covers the promotion of the Bank's products and services to retail and other customer segments.

3. Guiding Principles

AlRayan Bank is guided by the following principles in all marketing and communication activities:

Transparency & Clarity

Marketing materials aim to provide clear, accurate and understandable information, including relevant terms & conditions and risks.

Fairness & Responsible Targeting

Communications are designed to be fair, balanced and appropriate for the intended audience, avoiding misleading or exaggerated claims.

Customer-Centric Communication

The Bank seeks to ensure that marketing supports customers in making informed financial decisions based on their needs.

Privacy & Data Responsibility

Customer data used in marketing is handled in accordance with applicable data protection requirements and internal policies.

Respect & Inclusion

All communications are developed with respect for customers' diverse backgrounds and preferences, ensuring appropriate and professional messaging.

Compliance with Regulations

All marketing activities are conducted in accordance with applicable laws, regulations and internal governance frameworks.

4. Consumer Protection & Fair Advertising Standards

AlRayan Bank is committed to responsible advertising practices that protect customers and promote trust.

Marketing communications aim to clearly disclose key terms, conditions, fees and relevant risks associated with products and services

The Bank avoids misleading, ambiguous or exaggerated claims in all communications.

Customers are provided with access to channels to raise inquiries, concerns or complaints through the Bank's official touchpoints

Marketing practices support safe banking by reinforcing awareness of fraud risks and responsible use of banking services

5. Customer Awareness & Empowerment

AlRayan Bank supports initiatives that enhance customer awareness and financial understanding.

Marketing and communication activities aim to educate customers on relevant financial topics where appropriate

The Bank promotes awareness of safe banking practices, including fraud prevention and responsible use of digital channels

Customers are encouraged to seek information and guidance to make informed financial decisions

6. Governance & Oversight

AlRayan Bank maintains governance processes to support responsible marketing and communication practices.

Marketing materials are subject to internal review and approval processes, including relevant functions such as Corporate Communications, Compliance and Legal, and aligned with the Bank's overall Sharia governance framework.

Oversight is exercised through internal governance and control mechanisms to ensure alignment with regulatory and internal standards

The Bank is committed to maintaining appropriate controls to ensure marketing practices remain responsible and customer-focused

7. Sustainability & Responsible Communication

AlRayan Bank seeks to conduct its marketing activities in a responsible and sustainable manner.

The Bank promotes the use of digital communication channels where appropriate to support efficiency and reduce environmental impact

Marketing practices aim to reflect responsible messaging aligned with the Bank's broader ESG commitments

The Bank seeks to ensure that sustainability-related messaging remains accurate and not misleading

8. Review & Updates

This policy will be reviewed periodically to ensure continued alignment with regulatory requirements, industry practices and the Bank's evolving ESG commitments.