



Products and services (design, sales, and post-sale).

- Continue to strengthen our work in supporting and providing easy access to product and services for customers who are financially vulnerable, especially for unbanked, underbanked and people in financial distress groups. (e.g., Life account in Chile or Tuiio in Mexico).
- Product governance & customer protection function make sure our products/services meet customer needs, are sold through proper channels & achieve desired outcomes.
- Provide a customer service mechanism accessible, affordable, independent, fair, accountable, timely and efficient. These processes must not impose any unjustified costs, delays, or burdens on consumers.

Consideration of vulnerable customers or those with special circumstances and prevention of over-indebtedness

- Look after vulnerability or economic stress of customers to proceed in their best interest and offer tailored solutions, when possible, as avoiding over-indebtedness of customers.
- Manage by setting activities whereby the business and support functions are empowered and able to identify and manage customers who require differentiated management or treatment or require a specific service and/or a particular solution, to prevent their special circumstances from negatively impacting their relationship and/or access to the products and services offered by the Bank.

Training and Awareness for employees

- Build skills from the ground up with on-demand and sequential learning in many topics within the Responsible Banking agenda, where we have defined 3 level training strategy
 - Global mandatory training in ESG for all employees.
 - ESG Talks, available on our learning digital ecosystem, with internal experts for the areas involved in our sustainability agenda.
 - International Sustainable Finance Specialist-IASE level II and other ESG expert certifications.
- Training includes mandatory topics as Conduct Risk with customer including sales practices, that support our financial inclusion program, among others.

Economic participation and status

- Engage with external parties to expand the reach or develop the inclusive finance, as CEOP, UNEPFI.