RESPONSIBLE COMMUNICATION AND FAIR ADVERTISING PRINCIPLES

In the context of climate change and societal expectations, the communication industry is entrusted with a new specific responsibility: leveraging its creative talent and media clout but also that of the representations it conveys at the service of the promotion of a more sustainable lifestyle and a greater respect for diversity. This approach is now referred to as "Responsible Communication".

Committed to this approach, the BNP Paribas Group:

- has been a signatory to the FAIRe programme launched by the Union Des Marques[1] (UDM) since 2018, which consists of 15 commitments related to Responsible Communication;
- has signed a Climate Contract in July 2022 under the Climate and Resilience Act.

RESPONSIBLE COMMUNICATION

BNP Paribas' responsible communication approach applies to all communications managed by the Group's Communication Department (Group Communication), and by extension to all Communication Departments of entities belonging to the BNP Paribas Group.

BNP Paribas' responsible communication approach focuses on:

- developing a strategic and global vision of responsible communication;
- sharing and implementing this vision throughout the Group;
- setting commitments and measuring progress.

BNP Paribas' responsible communication is based on three pillars:

- Storytelling: shifting imaginations towards a more open and sustainable model of society.
- Production and distribution: developing new formats in order to consider environmental and social stakes.
- Events management: organizing responsible events.

More specifically, in this approach, advertising plays a predominant role due to the power of its impact on the different audiences.

[1] Brands Union

FAIR ADVERTISING

BNP Paribas complies with applicable regulatory principles standards

- The « AGEC » (No-waste for a circular economy[2]) and Climate and Resilience acts contain provisions that govern or even prohibit certain environmental allegations.
- The ARPP (Professional Advertising Regulation Authority[3]) lays down the ethics rules applying to advertisers and agencies when they use an ecological argument or refer to ecological transition issues.
- The European Commission has announced two new directives aimed at extending the measures already in place to ensure transparent and responsible advertising: the "Empowering Consumers for the Green Transition" Directive, adopted on 28 February 2024, which entered into force on 27 September 2026; the proposed "Green Claims Directive", was presented by the European Commission on 22 March 2023.

BNP Paribas is committed to avoiding the following main risks:

- non-inclusive representation of the society (stereotype, exclusion depending on age, gender orientation, geographical origin, disability);
- representation of the environment and behavior contrary to the principles of sustainable development;
- communication not accessible to people with disabilities;
- lack of transparency on the advertising nature of a communication;
- over-solicitation of targeted people;
- greenwashing, misleading commercial practice, misleading advertising.

BNP Paribas has defined a process for designing and validating advertising actions

- Advertising creations are validated by a committee composed of Group Communication Management Committee members and the originating entity's Executive Committee members; some creations are subject to validation by a member of the Group's Executive Committee.
- National commercial communications (television, posters, press, cinema, radio, web) using ecological arguments highlighting an environmental allegation are subject to a prior opinion from the ARPP's Sustainable Development Council.
- Advertising messages are also validated by the BNP Paribas Group's Compliance Function.

[2] No-waste for a circular economy / Anti-gaspillage pour une économie circulaire
[3] Professional Advertising Regulation Authority / Autorité de régulation Professionnelle de la Publicité

BNP Paribas produces regular reports on responsible communication and fair advertising

- Every year, commitments related to the Climate and Resilience Act are reported on the dedicated platform.
- Every two years, a progress report is drawn up on the 15 commitments of the UDM's FAIRe programme.

BNP Paribas is committed to training and raising awareness among its employees concerned

- The main training target comprises employees in the Group's communication stream.
- An intranet space dedicated to responsible communication centralizes the approach, tools and best practices.
- Thematic webinars (greenwashing, carbon footprint measurement, responsible message…) are offered.
- An e-learning course is accessible to all employees of the Group's Communication stream (100% of the employees of the Communication Department have followed this e-learning module by the end of 2025).
- Employees have free access to the training courses offered by the UDM.

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