

## Customers

Banco Sabadell makes it a rule that in all dealings with customers there should be a total commitment to honesty and professional responsibility beyond what is required by law.

Performance of undertakings and obligations to customers, and transparency in all contracts, whether made orally or in writing, and integrity in the way we operate as professionals must be our aim at all times.

The Customer Relationship Protocol is a document that sets out the principles that govern the way in which we deal with customers. This is complemented by the Code of Conduct which lays down the principles on which those relations should be based. These principles are:

- Banco Sabadell declares a commitment to abstain from all discrimination in its dealings with existing or potential customers by reason of race, sex, religion or any other circumstances of a personal or social nature.
- The constant aim of Banco Sabadell is to be number one in quality, and this means responding in a way which meets the needs of our existing or potential customers as required by the Group's quality assurance system. The Bank is committed to use clear, explicit language in the selling and marketing of our products and services and in written contracts, so that customers have all the information they need to make decisions.
- Customers will always be considered as customers of the Group as a whole. We should make them feel that they are receiving a quality service, regardless of who is attending to them or where.
- Gaining a customer means more than just making a sale; it means building a long-term relationship and a commitment through the building of trust based on transparency, honesty, a balance of rights and duties and reliability in meeting our obligations.
- We seek to eliminate, where possible, all physical and language barriers and adapt to the needs of each person and to the prevailing circumstance at any given time.
- All information concerning our existing and potential clients is for our own exclusive use and is strictly confidential, and any use we make of that information must be reasonable and respect the right of privacy and comply with the applicable law in all circumstances.
- We will take responsibility for our actions and do our utmost to rectify any undesired consequences arising from errors or omissions on our part.