



BAWAG GROUP

DEBT COLLECTION POLICY

December 2025



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Summary

MISSION STATEMENT

We strive to provide sustainable financial assistance solutions, tailored to customers' individual circumstances, that consistently deliver the right outcomes.

CORE COVENANTS

OMNI-CHANNEL CONTACT STRATEGY

We will seek to contact customers in a timely and sympathetic manner to provide clear information on the past due status as well steps to resolve the arrears position. We embrace an omni-channel strategy (letters, outbound/inbound calls, digital self service channels, emails, etc.) to exchange information with customers.

CUSTOMER SOLUTIONS

Where a customer is unable to resolve arrears immediately, we offer a range of solutions from shorter term payment plans to clear arrears or lower contractual payments, to longer term loan restructuring options.

CUSTOMER CIRCUMSTANCES ASSESSMENT

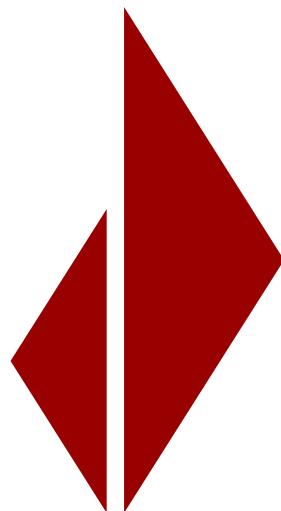
The ultimate solution offered is always based on an individual customer circumstances assessment where we look to ascertain (a) reasons for and nature of financial difficulties, and (b) current and future affordability levels in terms of available disposable income considering income and essential expenditure.

LITIGATION AS A MEASURE OF LAST RESORT

Where we could not find a sustainable solution, where appropriate, we provide breathing space so customers can explore other alternatives (e.g., voluntary property sale). Litigation proceedings are only initiated after all other options have been exhausted.

GOVERNANCE

To ensure adherence to these principles, we have clear and up to date procedural guidelines, robust training, quality assurance and feedback process for colleagues involved in servicing customers requiring financial assistance.



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