

BAWAG GROUP

DEBT COLLECTION POLICY

December 2025



DEBT COLLECTION POLICY

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

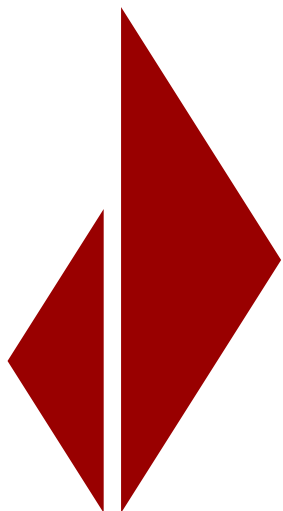
The ultimate solution offered is always based on an individual customer circumstances assessment where we look to ascertain (a) reasons for and nature of financial difficulties, and (b) current and future affordability levels in terms of available disposable income considering income and essential expenditure.

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.



BAWAG Group

IMPORTANT DISCLAIMER: This presentation is prepared solely for the purpose of providing general information about BAWAG Group, Wiedner Gürtel 11, 1100 Wien. The information does not constitute investment or other advice or any solicitation to participate in investment business. This presentation does not constitute an offer or recommendation to purchase any securities or other investments or financial products. In respect of any information provided past performances do not permit reliable conclusion to be drawn as to the future performances. BAWAG Group does not make any representation, express or implied, as to the accuracy, reliability or completeness of the information contained in this presentation. BAWAG Group disclaims all warranties, both express and implied, with regard to the information contained in this presentation. This presentation contains forward-looking statements relating to the business, financial performance and results of BAWAG Group or the industry in which BAWAG Group operates. These statements may be identified by words such as "expectation", "belief", "estimate", "plan", "target" or "forecast" and similar expressions, or by their context. These statements are made on the basis of current knowledge and assumptions and involve risks and uncertainties. Various factors could cause actual future results, performance or events to differ materially from those described in these statements and neither BAWAG Group nor any other person accepts any responsibility for the accuracy of the opinions expressed in this presentation or the underlying assumptions. No obligation is assumed to update any forward-looking statements. In no event shall BAWAG Group be liable for any loss, damages, costs or other expenses of any kind (including, but not limited to, direct, indirect, consequential or special loss or loss of profit) arising out of or in connection with any use of, or any action taken in reliance on, any information contained in this presentation. BAWAG Group assumes no obligation for updating the provided information in this presentation. The content in this presentation are not to be relied upon as a substitute for professional advice. This presentation shall not be forwarded to any third party.