

## GAMBLING

### Introduction

Raiffeisen Bank International AG (RBI) is embedded in the Austrian Raiffeisen Banking Group. The basic principles governing our group are derived from the philosophy of Friedrich Wilhelm Raiffeisen (1818-1888), who felt that all economic activities should be based on social solidarity, self-help and sustainability.

We are committed to sustainable corporate management and to the social and environmental responsibility that goes with it. Our commitment is based on good corporate governance and on global standards (including United Nations Global Compact) for responsible business practices, active management of our operations, careful risk management and due diligence.

It is our understanding that our business may have an important effect on each pillar of sustainability: in the economic sphere, in society and on the environment. We therefore strive to achieve long-term profitable business while avoiding, amongst others, social and environmental harm. Furthermore we want to contribute to the improvement of environmental protection and social standards.

### Our concerns related to the gambling sector

As there is no harmonized framework for the betting and gambling industry within the EU, most of the European countries (incl. major countries of the CEE region) offer a regulatory framework and support the development of a legitimate betting and gambling industry and continuously eliminate illegal gambling activities.

Regulators increasingly require from licensees a commitment to responsible gaming and protection of consumers, moreover the implementation of methods to fight against money laundering and terrorist financing, corruption, among others.

The heightened risk of money laundering and organized crime requires special attention.

### Our policy

We seek to provide our services to those reputable, transparent corporates in the European Economic Area or other European countries with a regulated market for the gambling industry, who are subject of supervision and adhere to responsible gambling principles, moreover comply with EEA-wide AML and CTF standards.

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