

NOVO BANCO Group Stakeholder Relations Policy

Introduction

Stakeholder relation is an essential process in the identification of the expectations and emerging issues that might be covered by the Group's strategy. The diverse processes of consultation of Stakeholders were decisive for the definition of the NOVO BANCO Group's Sustainability Strategy in its various dimensions.

Scope

The Stakeholder Policy is applicable to the whole Universe of the NOVO BANCO, and is implemented in Portugal.

Objective

The aim of this policy is to present the NOVO BANCO model of Stakeholder relations, the way in which these are identified, prioritized and the way in which the respective dialogue is performed, with a general consultation of all Stakeholders being carried out on a two-yearly basis, without prejudice to the normal contacts whenever justified.

Model of Stakeholders Relations

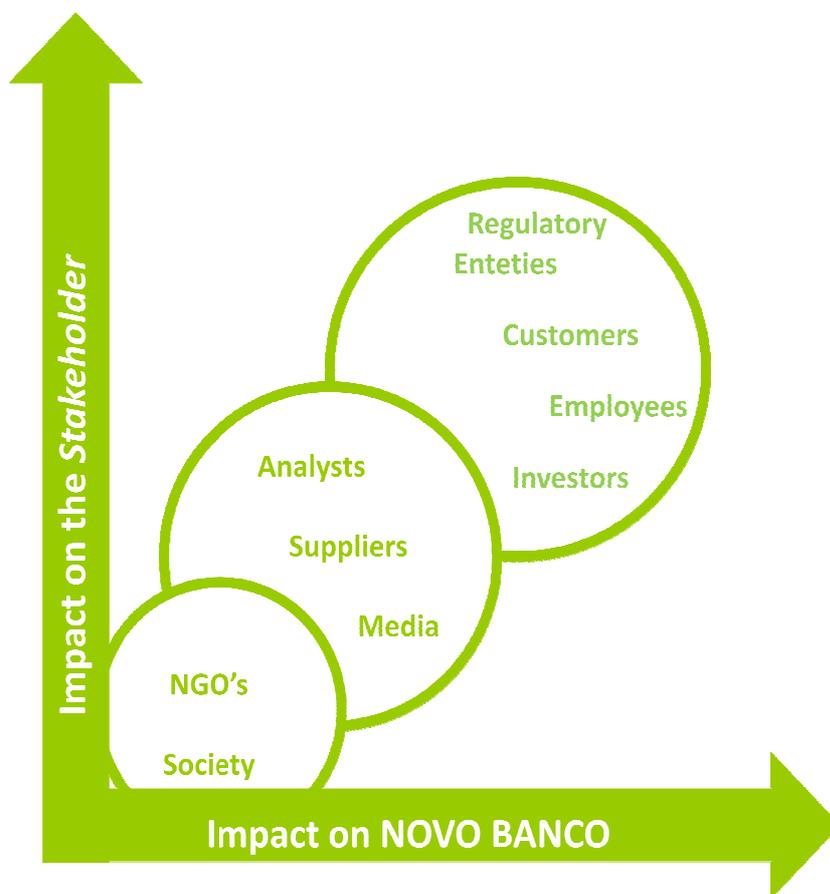
The NOVO BANCO Group's approach in the process of involvement with the Stakeholders involves three steps:

- Identification of the groups of key Stakeholders for the Group NOVO BANCO;
- Adoption of an effective and appropriate dialogue with each group;
- Identification and management of the most relevant (material) topics for the different groups.

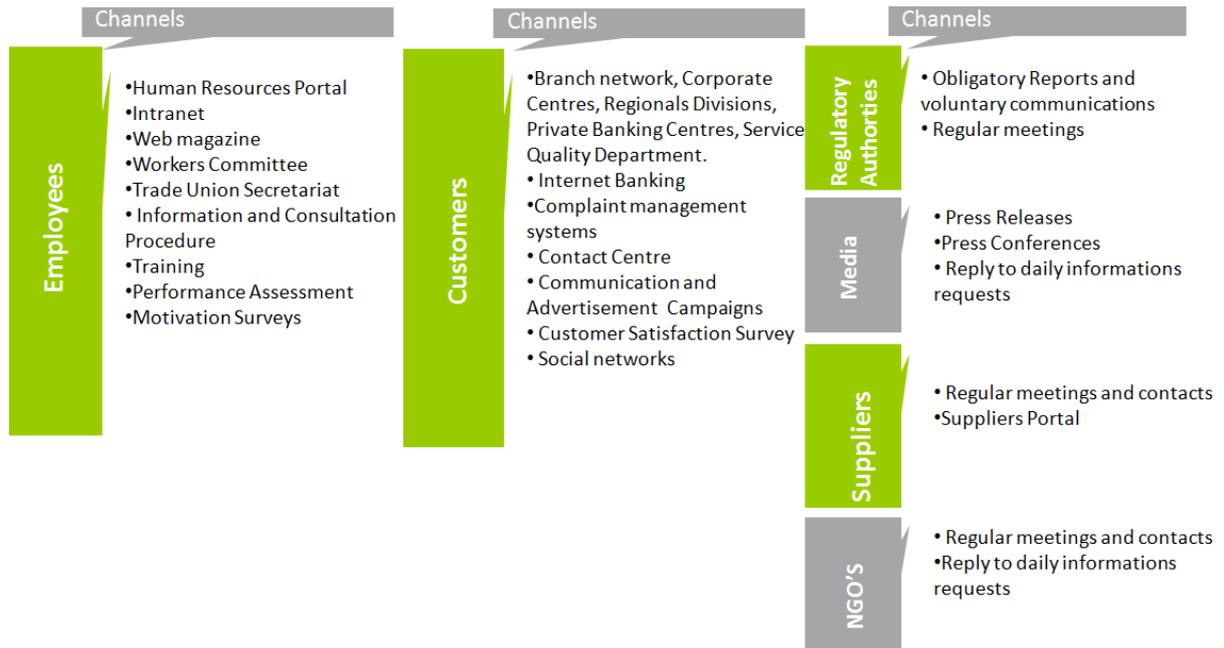
For each of these groups, entities are identified and prioritized according to the impact they have on the activity of the NOVO BANCO Group and on the impact that NOVO BANCO has on their activity.

There already exist a number of channels established for the dialogue with the Groups identified, as well as systems to activate more specific communication depending on the pertinence and / or urgency of the topic or of the circumstances.

NOVO BANCO Group Key Stakeholders



Channels of Dialogue with Stakeholders



The most relevant topics identified in the dialogue with the different Groups of stakeholders are addressed by the areas of focus in the NOVO Banco Group's sustainability strategy, pursuant to the principles of Accountability standard AA1000APS.