RaiMagazine

Make
sustainability
happen

6th edition
July 2026

Interview: ESG from strategy to practice

Supporting communities: Our social impact initiatives

RaiKesh: A closer look at our digital lending platform

Dear readers,

Welcome to the sixth edition of RaiMagazine.

Three years have passed since our ESG Summit, which helped set the stage for a stronger focus on ESG. Since then, ESG principles have become increasingly integrated into many aspects of our work. This edition is dedicated to this topic, taking a closer look at what ESG means in practice, why it matters, and how we continue to advance our efforts across our key ESG pillars.

Throughout these pages, we explore ESG from different perspectives, combining strategic insights with examples of how these principles are reflected across our organization. We also bring you an interview with our Board Member, Deyan Ivanov, who shares his views on the evolving ESG regulatory landscape and the opportunities and responsibilities ahead of the banking sector. As part of this focus, this edition also highlights some of our community investments and social initiatives that reflect our ESG commitment, while offering practical insights into how we strengthen our internal environmental efforts through the everyday and collective actions of our colleagues.

Beyond our ESG focus, you can also read an overview of our online lending platform, RaiKesh, and how it is simplifying access to financing; highlights from the second edition of our wellbeing program, HealthyYouMay; our usual practical cybersecurity tips; as well as a selection of other news and developments from across the bank.

Enjoy reading,

Nektar Zogjani
Editor

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Our in-house ecology at a glance

Environmental sustainability is an important part of how we operate as an organization. While banks are not traditionally associated with large industrial emissions, we recognize that our own operations have an environmental impact and that we have a role to play in reducing it.

Across our branches and offices, we continue to take practical initiatives to improve energy efficiency, reduce emissions, optimize resource consumption, and promote more sustainable ways of working. These efforts form part of our broader commitment to responsible business practices and support our long-term sustainability goals.

The figures featured here highlight some of the progress achieved during 2025 and show how improvements across different areas can collectively make a meaningful difference.

Using energy more efficiently

Improving energy efficiency remains an important part of our in-house ecology efforts. During 2025, we reduced energy consumption by 25% across our branches and offices through efficiency upgrades. In addition, solar panels at our main offices in Prishtina contribute to our renewable energy use, while nearly 6% of the electricity purchased from KESCO comes from renewable sources.

Lowering our carbon footprint

4.75% decrease in total CO_2 emissions, cutting 93.9 tons compared to 2024.

Greener mobility

Transitioned over 97% of our vehicle fleet to hybrid models, reducing transport-related emissions.

Addressing travel emissions

Offset carbon emissions from 143 business flights, totaling 316.3 tons of CO_2

Reducing waste, increasing recycling

Implemented improved waste reduction and recycling programs for electronics, paper, and other materials.

Driving sustainable change

Here's a look at how the bank has advanced its ESG efforts in recent years, helping businesses and its own operations become more sustainable.

In 2023, as the bank celebrated 20 years of operating in Kosova, it chose to mark this milestone not only with celebration, but with meaningful action. The result was the ESG Summit, an event that brought together a diverse range of voices, including local leaders, international institutions, businesses, and NGOs.

Since then, the bank has taken concrete steps to support the transition to a greener economy, focusing on financing sustainable projects, improving its internal energy efficiency, and strengthening social responsibility within the communities it serves.

These efforts reflect a growing recognition of the role financial institutions play in leading to positive change. Yet for the bank, ESG is more than a collection of initiatives or a response to evolving expectations.

As **Vesa Paca, ESG Lead at our bank,** explains,

> **"The ESG Summit was a turning point for us. It was about integrating sustainability into the core of our operations and culture."**

We see it as a fundamental responsibility to our customers, our communities, and the environment, not just a strategic choice."

Thanks to this ongoing focus on sustainable practices, the bank was named Best Bank for ESG in Kosova at the Euromoney Awards for Excellence 2025, a prestigious recognition in this field.

Strategy built on four pillars

ESG stands for Environmental, Social, and Governance, three key dimensions used to assess an organization's sustainability performance and long-term impact.

The environmental dimension examines how a company manages its impact on the planet, including areas such as carbon emissions, resource consumption, and waste management. The social dimension focuses on relationships with employees, customers, suppliers, and communities, emphasizing fair treatment, inclusion, and social responsibility. Governance refers to how a company is directed and controlled, covering areas such as transparency, ethics, accountability, and effective oversight.

For banks, integrating ESG means supporting sustainable economic growth while managing risks linked to environmental and social challenges. Ultimately, it is about building stronger businesses, more resilient communities, and a more sustainable future.

At our bank, ESG is integrated across the organization through four key areas: Core Business, In-house Ecology, Community Investments, and Employees.

Through its core business activities, the bank supports the transition to a more sustainable economy by offering green and ESG-linked financing solutions, integrating ESG criteria into lending decisions, and helping clients better understand sustainable business practices.

In-house ecology efforts focus on reducing environmental impact through energy efficiency, waste reduction, and responsible resource management. Beyond banking, the bank invests in initiatives that support local communities, education, and social development, while also fostering an inclusive workplace that promotes employee wellbeing, development, and engagement. Some of these initiatives are explored further in this edition.

Increased awareness and maturity among Kosovo businesses

Although ESG is a relatively recent topic, awareness among the public and businesses in Kosova is steadily growing. This is reflected in the rising share of sustainability-related loans. In 2025, the bank's ESG portfolio reached 14.2% overall - 16% in corporate business and 11.6% in Retail - demonstrating increasing maturity within the country's business community.

Our €141 million ESG portfolio in 2025 delivers measurable environmental and social impact, supporting financing across renewable energy, energy efficiency, pollution prevention, and circular economy initiatives.

Paca shares her optimism when discussing these results. "These figures reflect increasing awareness and maturity within the business community, and we're glad to support this ongoing progress."

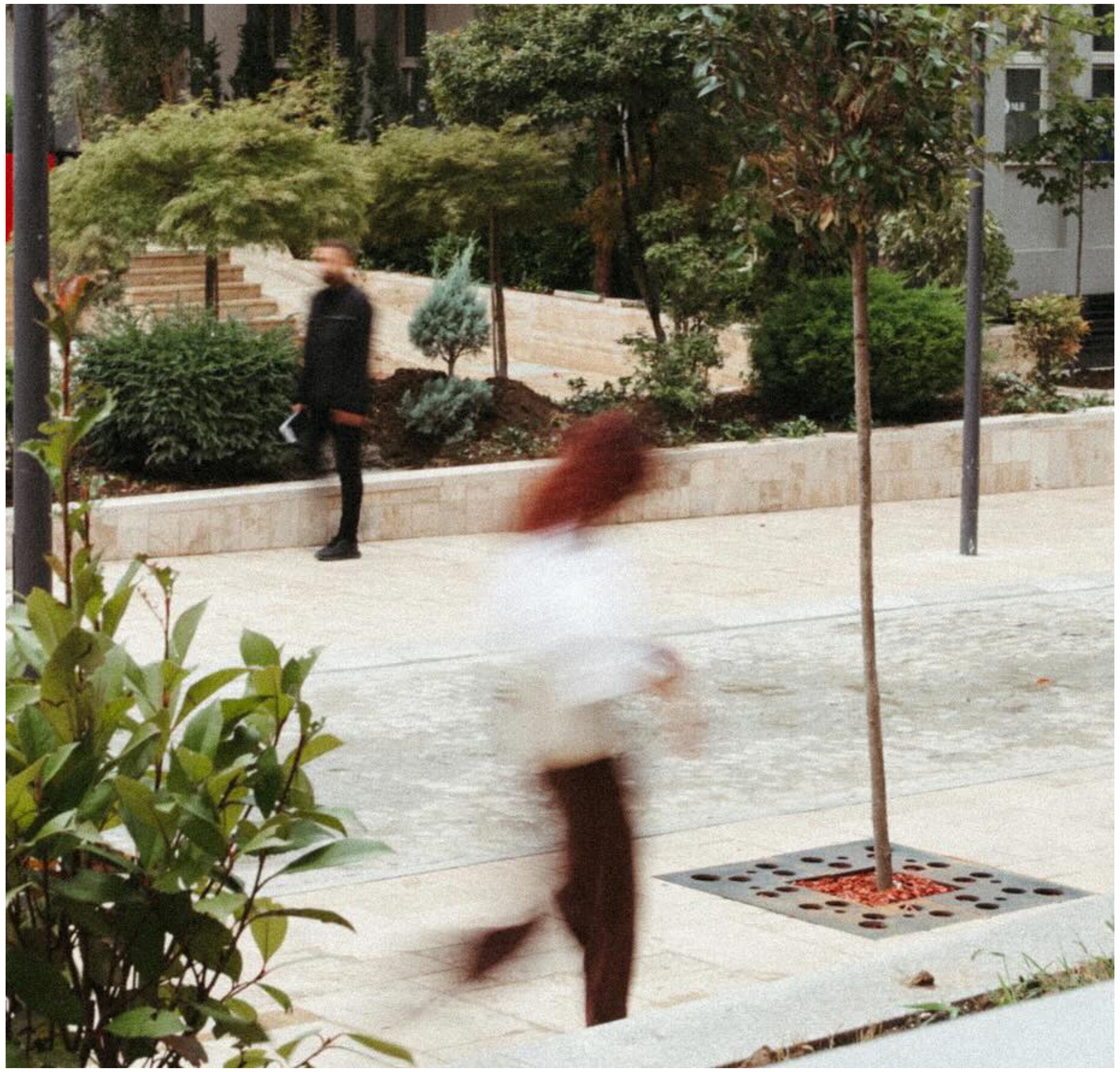
She says for this success, the bank also counts on strong partnerships with local and international organizations, including financing agreements with institutions like the EBRD, which help support the country's green transition.

Flagship initiatives supported by the bank

Beyond lending and internal efforts, the bank actively supports environmental initiatives. One such initiative is the Green Wings project. Implemented by Sustainability Leadership Kosova, this initiative utilizes drone technology to support reforestation efforts at a critical time when land degradation is increasingly affecting Kosovo's natural environment. Over the course of two years, the initiative has successfully covered more than 15 hectares of degraded land, demonstrating measurable progress in habitat restoration.

Other initiatives in the field of environmental sustainability include support for urban greening in Prishtina, promotion of green-focused festivals, and efforts to encourage public transportation.

Alongside these, the bank implements and supports a wide range of social and employee-focused programs, and programs that promote education, inclusion, employee wellbeing, and community development - further strengthening its commitment to responsible and sustainable growth.



Looking ahead

The bank will continue collaborating with international partners to expand green financing options, enhance internal sustainability practices, and strengthen relationships with clients and community organizations. The goal remains to support Kosova's transition to a more sustainable and resilient economy while fostering inclusive growth.

Vesa Paca emphasizes the bank's long-term commitment: "Sustainability is not a one-time effort but an ongoing responsibility. We are dedicated to continuously improving our practices and working closely with our clients, partners and communities to create lasting value", she says.

With a clear strategy and growing momentum, the bank is well-positioned to lead by example.

Your **Shopify store** can now seamlessly accept payments through Raiffeisen Bank.

Prestigious recognition for innovation

The bank has been recognized by Global Finance with the Top Financial Innovations award as part of the annual Innovators Awards for 2026. This prestigious recognition comes as we continue investing in innovative solutions to improve processes and make banking smarter and easier for our clients. Over recent years, this approach has led to several advancements, including major upgrades to our mobile banking app and the introduction of digital signature. Particular attention as part of this recognition was given to RAIA, the first AI-powered virtual assistant in Kosovo’s banking market.

Partnership with Wise Platform enhances international payments

The bank partnered with Wise Platform to enhance its international payment services. Through this collaboration, clients are able to make cross-border payments faster, at lower cost, and with greater transparency, further improving the overall customer experience. Wise Platform is trusted by leading financial institutions globally, and this collaboration builds on the partnership established between Raiffeisen Bank International and Wise Platform. Our bank became the first bank within the RBI Group network, and the first in Kosovo’s banking market, to implement this solution.

Leasing products are now available directly through our bank

Continuing our focus on providing clients with practical and accessible financial solutions, we are pleased to announce that leasing products are now available through our bank. Individuals, businesses, and corporate clients can now access an additional financing option designed to support a wide range of personal goals, business plans, and long-term investments. This includes, among others, more flexible financing for real estate, vehicles, and equipment. A key focus of these leasing solutions is also supporting our diaspora and foreigners living in Kosovo, further expanding opportunities for investing in the country. As clients needs continue to evolve, we remain committed to advancing our services and offering greater flexibility and choice.

Bank welcomed Rainer Schnabl, RBI Management Board Member, on a visit focused on strengthening corporate business support

Supporting corporate businesses continues to be a key priority for the bank. This focus was at the core of a visit by Rainer Schnabl, Member of the Management Board of Raiffeisen Bank International, responsible for Corporate and Investment Banking. During his visit, Mr. Schnabl was welcomed by the bank's CEO, Anita Kovacic, and met with Corporate Banking teams, including Fatos Ibrahimi, Head of Corporate Products and Solutions, and Labinot Kelmendi, Head of Corporate Customers. The discussions focused on further strengthening corporate and investment banking solutions and products while exploring new ways to support businesses in their growth and green transition.

Interview: ESG from strategy to practice

Our Board Member Deyan Ivanov explores how ESG is becoming an integral part of banking, covering the evolving regulatory landscape, ESG risk management, sustainable finance, and the future of responsible banking.

Three years have passed since our ESG Summit, which laid the groundwork for a stronger focus on ESG across the organization. Looking back, how have ESG principles become integrated into the bank's strategy, decision-making, and day-to-day operations?

Indeed, three years ago, ESG was still something we in RBKO were building awareness about; today, it is much closer to the way we actually manage the bank. It is now part of our strategy, risk discussions, business development, and management accountability. A clear indication of this is that ESG has become part of the Management Board's priorities over the past three years, with measurable objectives guiding our work. These were not broad commitments, but concrete goals covering areas such ESG asset growth, CO_2 reduction targets until 2030 aligned with the RBI Group transition plan, better ESG data, engagement with high-emitting clients, taxonomy and ESG assessment tools, staff training, risk governance, data transformation, portfolio steering, and stress testing. These goals are also cascaded to our teams, which is important because ESG only becomes real when it enters daily work. t. I would say the biggest change is that ESG has become less of a separate project and more of a normal management topic – still developing, of course, but now clearly present in the way we set priorities and make decisions.

How has awareness and understanding of ESG evolved among our clients and business partners in recent years?

We see that awareness is increasing, but I would still describe it as relatively low in the broader market. Nevertheless, ESG is more present in discussions today, especially with larger corporate clients and with clients looking at energy efficiency, renewable energy, or green financing. But for many businesses in Kosovo, ESG is still not seen as an immediate business priority. The reason is quite practical: there are still not enough concrete incentives, or disincentives, to make ESG adoption a clear commercial necessity. Many companies do not yet face meaningful costs for higher emissions, clear tax benefits for sustainable investments, strong public procurement advantages, or strong market pressure that rewards ESG-aligned behavior.

Through client conversations, the work of our relationship managers, and ESG-focused funding lines with our financing partners, more clients are starting to see that sustainability can affect access to finance, operating costs, regulatory readiness, reputation, and asset values. Topics such as energy efficiency, renewable energy, emissions data, and Energy Performance Certificates are becoming more relevant. Still, many clients remain focused on immediate costs, which is understandable. Our role is to make the topic practical: explain where ESG can bring value, where it can reduce future risk, and which investments make sense for the client today.

How is the growing focus on sustainability influencing the bank's engagement with clients and its lending and financing decisions?

First of all, I have to admit that I don't have direct impressions from the customers as I am not part of the interactions with them, but what I hear from our relationship managers is that the conversations with the clients are changing – maybe not overnight, but the topic of sustainability more often takes place, especially for the larger businesses, but also for ESG-conscious smaller businesses where a supranational institution is involved as a funding partner. Sustainability is making our client engagement more forward-looking. We still look first at the borrower's financial position, but we also need to understand the resilience of the business model. For higher-emitting or more exposed sectors, this means discussing transition plans, exposure to regulation, energy costs, physical climate risks, and the use of financing proceeds. At the same time, sustainability is also an opportunity for clients. This is where dedicated funding lines and risk-sharing schemes are very useful. For example, the EBRD SME Go Green program supports SMEs investing in renewable energy, energy efficiency, sustainable technologies, agribusiness value chains, and women-led businesses, including incentive grants for eligible investments. GEFF and GEFF II support green investments in households and buildings, such as energy-efficiency improvements and renewable-energy solutions. Funding and guarantee lines from partners such as EBRD, GGF, EFSE, and OPEC also help us support SME and green lending, diversify funding, and improve access to finance. These programs require eligibility checks, proper ESG flagging, use-of-proceeds monitoring, and transparent reporting, which also strengthens our ESG data discipline. In practice, this changes the nature of the client discussion. We are not only asking whether a client can repay today; we are also trying to understand how the business will remain competitive tomorrow. When there is a credible transition path, our role is to support it. Where there is no willingness or ability to adjust, financing may need to become more selective.

How is the bank identifying, assessing, and managing ESG-related risks - such as climate risk, regulatory risk, and reputational risk – to ensure long-term resilience and compliance?

We treat ESG-related risks as real financial risks, not as a separate reputational topic. Our focus is to translate the RBI internal ESG framework into daily credit and risk processes. In corporate lending, this starts with the ESG Process Flow. Customers and transactions are screened against exclusion criteria, sectoral strategies, and ESG-critical triggers. Where needed, ESG expert opinions are obtained and documented, so decision-makers can clearly see the relevant environmental, social, governance, reputational, and regulatory risks. ESG in Corporate Underwriting then brings this assessment into the credit process by combining the customer's ESG profile with the industry E-risk view. This helps ensure that higher-risk cases receive the right level of attention and are reflected in the risk statement. The ESG Industry Base Score gives us a consistent starting point for assessing industry and country-level exposure, while financed greenhouse gas emission calculations help us understand the emissions linked to our portfolio. Science-based target setting and RBI Sectoral Strategies then support portfolio steering, client engagement, transition financing, and, where needed, restrictions or exit strategies. In practice, ESG is becoming part of client assessment, credit approval, monitoring, product development, and client dialogue. The important point for me is discipline: the process should help us identify material risks early and document them properly, without turning ESG into a mechanical checklist.

ESG is often associated with environmental topics, but it also includes social and governance aspects. Which of these areas are currently the biggest priorities for our bank, and why?

It is natural that people first think about the environmental side of ESG, but for a bank the picture is broader. Indeed – climate change, financed emissions targets, and the transition to a low-carbon economy are becoming more directly linked to banking risk. That is why we are integrating environmental considerations into lending, sustainable finance, financed emissions management, and we diligently work on reducing our own operational footprint.

At the same time, I would not put the "Social" pillar in second place. In the Kosovo market, financial inclusion matters a lot. Support for SMEs, women entrepreneurs, young entrepreneurs, and businesses in less developed areas is important for sustainable economic growth and social stability. Access to finance can create real opportunity, and this is where banks can have a very practical social impact. Governance is the foundation. Without strong governance, environmental and social commitments remain good intentions. The "Governance" pillar gives us accountability, transparent decision-making, sound risk management, ethical conduct, regulatory compliance, and reliable sustainability reporting. The emphasis may change depending on the topic, but they have to work together.

Are there specific ESG trends or regulations that the bank is preparing for in the years ahead?

Yes. ESG is clearly becoming a more formal part of banking regulation and supervision. Locally, the most important development is the CBK Advisory Letter on climate- and environment-related risks. It expects banks to identify, measure, manage, monitor, and disclose climate-related risks. It also expects self-assessments, action plans, stronger governance, internal expertise, better data and reporting, and the integration of climate risk into scenario analysis and stress testing. In other words, climate risk is becoming part of the supervisory dialogue, not just a strategic or reputational topic. At European level, the EBA Guidelines on the management of ESG risks are also very relevant. They expect banks to embed ESG risk drivers into business strategy, risk appetite, internal governance, credit policies, risk classification, pricing, portfolio monitoring, capital planning, and transition planning. A key message is that banks need to look beyond short-term performance and assess ESG risks over short, medium, and long-term horizons, using forward-looking methods. For Kosovo, much will also depend on the development of the local regulatory and data environment. This includes secondary legislation under the Law on Climate Change, energy-efficiency and renewable-energy rules, electricity market liberalization, Energy Performance Certificates, emissions reporting, physical-risk data, and eventually clearer local taxonomy or classification rules. Some of this will take time, but the direction is already visible: more data, clearer expectations, and more connection between ESG, risk management, and supervisory review.

Looking ahead, what do you hope will be the most significant ESG achievement for our bank over the next few years?

For me, the real test will be to see how our ESG work has made a practical difference for our clients and we helped Kosovo on its transition path to a sustainable economy. I hope to see businesses become more resilient, accelerate the green transition, expand financial inclusion, and make sustainability part of the wider economy. For the bank, this would mean growing green and social financing, reducing financed emissions over time, improving ESG data quality, supporting clients in their transition, and integrating climate risk into everyday risk management. I would like clients, regulators, employees, and society to see us as a bank that treats ESG not as communication, but as a serious part of responsible banking. If in a few years these topics feel less exceptional and more like a normal part of how we finance, advise, and manage risk, I would consider that a real achievement.

Small actions, lasting Impact

Creating a more sustainable workplace does not always require major initiatives or changes. Often, it begins with simple habits that become part of our daily routine. These practical tips help us reduce our environmental impact at work and can be applied in almost any organization.

Lights off

Always turn off the lights when leaving spaces such as the office, meeting rooms, common areas, and other facilities to minimize unnecessary energy use.

Maximize daylight

Rely on natural light whenever possible and save artificial lighting for evenings and darker days. Harnessing natural light not only reduces electricity usage but also has a positive impact on productivity and well-being.

Power down

If the monitors or other devices are not turned off, they continue to consume energy even when not in use. To prevent this unnecessary energy drain, make sure to turn off monitors and other devices when leaving the office for the day.

Print with purpose

Print only when necessary, and whenever possible, print on both sides of the paper to minimize paper waste and save resources.

Reduce, reuse, recycle

Reduce waste production as much as possible. Reuse your coffee mug and water bottle daily to cut down on disposable cup and plastic bottle waste. Recycle responsibly by sorting your waste into designated bins in every office & meet-up area.

Temperature control

Adjust the room temperature sensibly by lowering it when leaving the office or over the weekend, and ensure all windows are closed to optimize energy efficiency.

Although individual preferences may vary, a comfortable office temperature for most individuals typically ranges from 22°C to 24°C.

Supporting communities: Our social impact initiatives

Over the past few years, our bank has actively supported a range of social initiatives as part of our ESG and community investment efforts. These projects focus on improving health, inclusion, and wellbeing across Kosovo, reflecting our commitment to making a positive social impact alongside environmental and governance goals.

Partnership with UNICEF: Empowering families and youth

Our collaboration with UNICEF Kosovo has been a cornerstone of our social initiatives, supporting programs that address critical needs in health, education, and youth employment.

Home visits program

In partnership with UNICEF, we donated vehicles to Family Health Centers to support the Home Visits program, which delivers essential healthcare and parenting support directly to families with young children and pregnant women, including those in remote areas. Dozens of thousands of families have benefited so far, improving access to vital services.

Supporting remote learning during the pandemic

To help students continue their education during COVID-19 lockdowns, we donated tablets to pupils who lacked access to remote learning tools. This effort ensured that vulnerable children could stay connected to their studies despite challenging circumstances.

Supporting Inclusion: Partnership with HANDIKOS

Over recent years, we have supported HANDIKOS, an organization dedicated to empowering individuals with disabilities. Our support includes donating vehicles to assist their daily operations and helping provide services for the maintenance of assistive devices, benefiting hundreds of people.

Supporting families and pupils through donation of school bags and learning supplies

Over the past few years, ahead of each new school year, the bank has partnered with Vienna-based CEE Stepic Charity to donate school bags and essential learning supplies to students and families in need across several municipalities, including Peja, Prishtina, Prizren, Gjilan, and Mitrovica. This initiative helped ease the financial burden on families while supporting children's access to education and overall wellbeing.

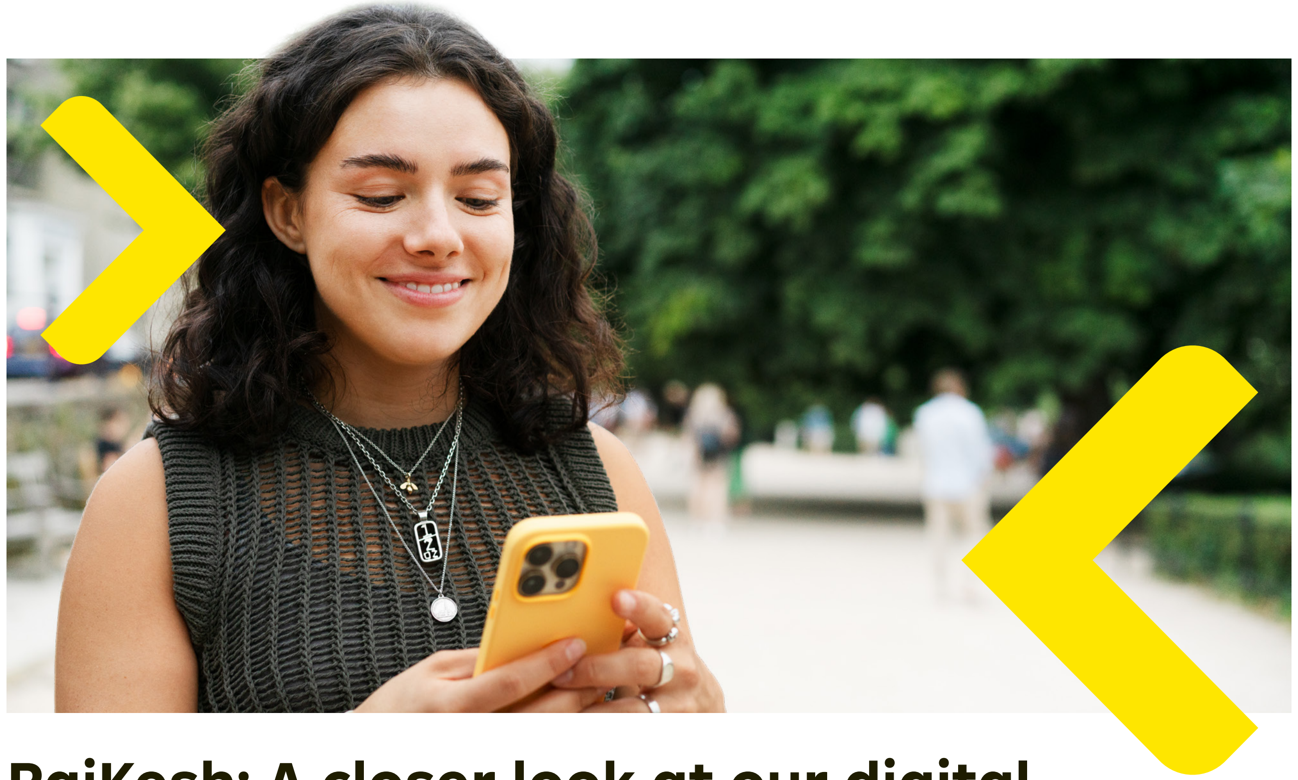
Annual blood donation

Every year, in partnership with the Blood Transfusion Center, we organize a voluntary blood donation effort. Hundreds of our employees participate, demonstrating their commitment to saving lives and supporting the health of our community.

Championing diversity and social inclusion

As part of our ongoing commitment to diversity, equity, and inclusion, the LGBTIQ+ pride flag has been raised at our headquarters for the past two years, serving as a visible reminder of these core values.

This year, our commitment extended further with an internal session led by gender equality and social inclusion expert. The session highlighted the importance of creating a workplace where every voice is heard and respected - principles that guide our culture at Raiffeisen.



RaiKesh: A closer look at our digital lending platform

Digital transformation continues to reshape the way our clients access banking services. As part of this journey, we have expanded the availability of fully digital services, making processes that once relied on paperwork and branch visits more accessible and convenient.

RaiKesh is one example of this approach, allowing clients to complete the loan journey digitally. Here's how it works.

What is RaiKesh?

It is a platform that allows clients to complete the entire loan process online - from application to disbursement.

What type of loan?

Through RaiKesh, clients can apply for personal loans of up to €35,000 through a fully digital process.

How the process works?

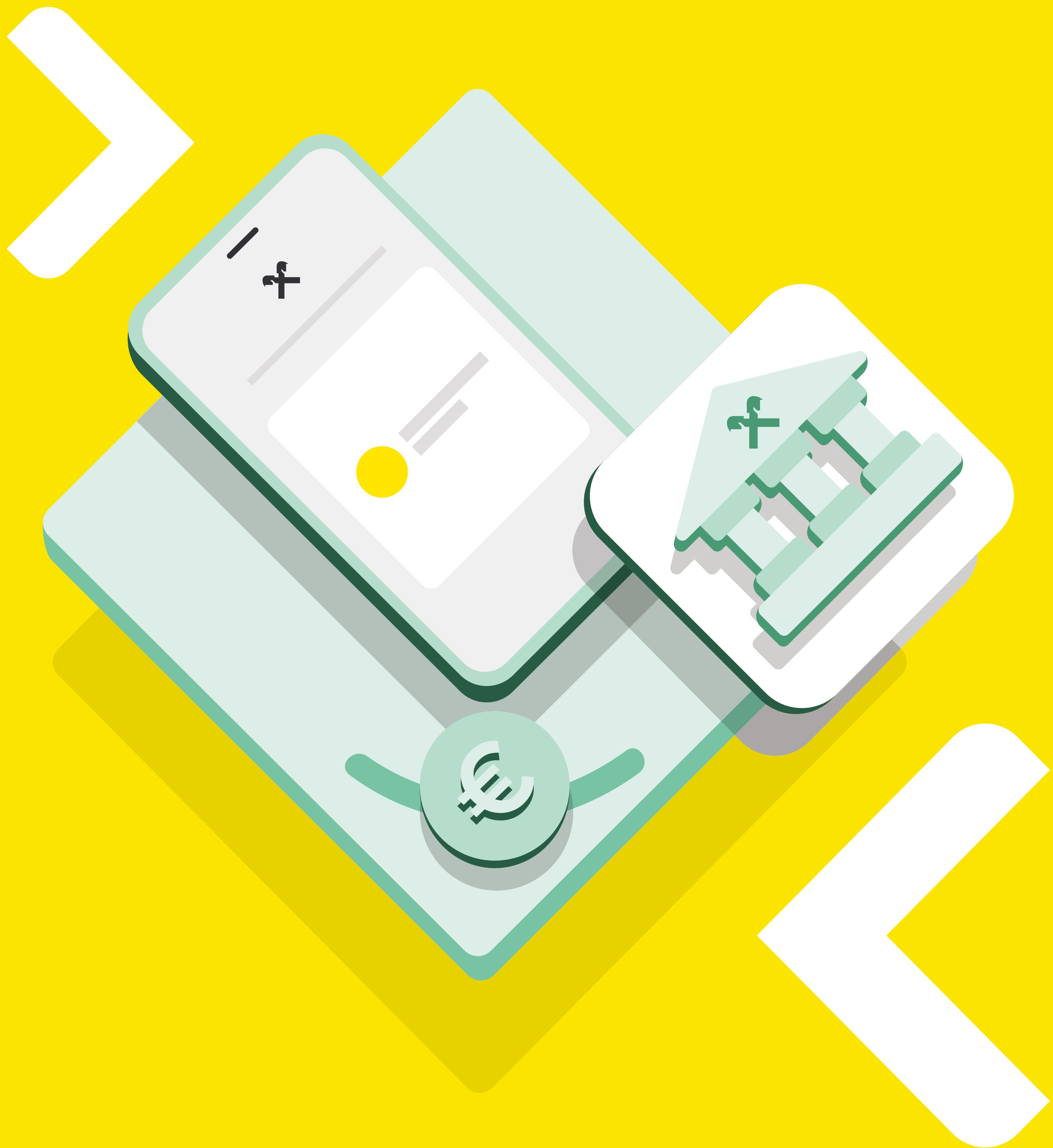
The application and confirmation are completed online. Clients can sign the contract via digital signature or finalize it at a branch if they prefer in-person support.

New to the bank?

If you do not have an account with Raiffeisen Bank, one will be opened during the loan application process.

What is needed to apply?

Existing clients completing the process via digital signature are not required to submit additional documents, while new clients may be asked to provide limited documentation.



People and wellbeing in focus

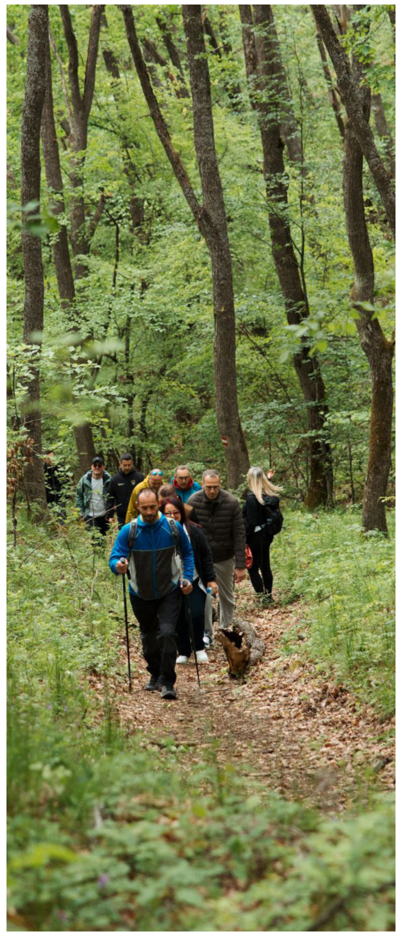
With employees as one of our main ESG pillars, supporting their health and wellbeing is an important part of our broader ESG approach. Programs such as #HealthyYouMay are one way this focus comes to life within the bank.

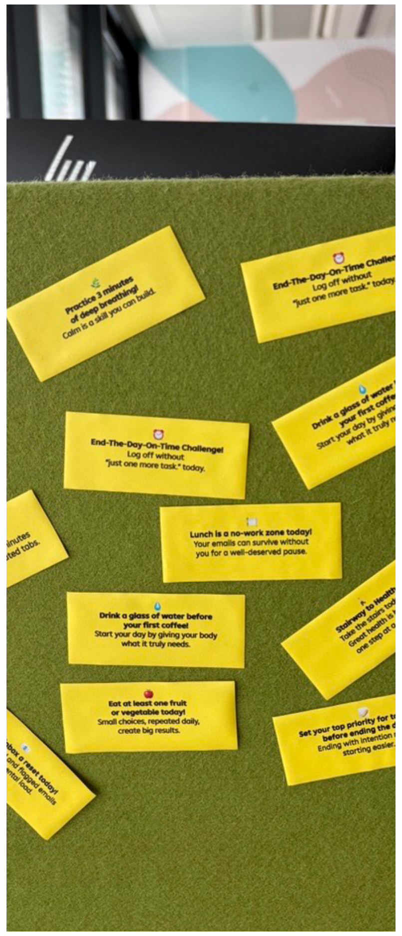
A full month can make room for a lot: new conversations, useful advice, time outdoors, physical activity, and even a closer look at some of our everyday habits. This was the idea behind the second edition of #HealthyYouMay, which brought colleagues together throughout May for a varied program focused on health and wellbeing.

The initiative is part of the bank's continued focus on the wellbeing of its people. Together with #FeelGoodOctober, #HealthyYouMay has helped create more opportunities for colleagues to learn, stay active, connect, and focus on habits that support their wellbeing.

Throughout the month, colleagues had the opportunity to join sessions covering different aspects of health and wellbeing, from psychological wellbeing and preventive healthcare to diversity in the workplace and positive parenting.

Psychological wellbeing was an important part of the month's program. In a session led by psychologist Fitim Uka, colleagues discussed the importance of mental health care, building emotional resilience, coping with daily challenges, and maintaining a healthier balance between personal and professional life. Through engaging discussions and practical advice, the session also served as a reminder of the importance of psychological wellbeing and self-care in daily life.





Physical health and prevention were at the center of another session, "Own your health – essential check-ups at every life stage," led by Dr. Memli Morina. During the session, Dr. Morina shared insights into the changes our bodies go through at different stages of life, emphasizing the importance of regular check-ups and early detection as key steps towards maintaining long-term health and wellbeing.

The program also created space for a conversation about the importance of diversity in the workplace, with an expert-led session dedicated to the topic. Likewise, Family Day brought another dimension to the program. Colleagues currently on maternity leave were invited to the bank together with their little ones for a supportive and interactive session. Led by professionals from Action for Mothers and Children, the session focused on positive parenting while also providing support for a smooth and confident transition back to work.

But #HealthyYouMay was not only about sitting down and listening. Wellbeing was also put into motion. Hiking, strength training, and energizer sessions gave colleagues opportunities to stay active and connect with one another outside their usual work routines. At the same time, activities such as a social media detox, light music moments, and the Healthy Habit Challenge encouraged colleagues to think about the small choices and routines that can contribute to wellbeing in everyday life.

The continued development of these initiatives reflects a commitment made over time. Speaking to RaiMagazine in 2024, **Iliriana Toçi, Board Member and sponsor of Health and Wellbeing topic at our bank,** said that such initiatives were a priority for the bank and would continue to grow.

"Activities like these have been eagerly anticipated by our colleagues, which is why it's clear that we must continue our efforts in this area," she said at the time.

Since then, the bank's health and wellbeing program has continued to develop. Alongside #FeelGoodOctober, which has become a regular part of the bank's calendar, #HealthyYouMay has added another month of opportunities for colleagues to learn, move, connect, and focus on their wellbeing.

Together, these initiatives reflect the bank's continued attention to different aspects of employee wellbeing. As the programs continue to evolve, the focus remains on creating meaningful opportunities for colleagues to take care of their health, build positive habits, and connect with one another.

Cybersecurity awareness: Travel smart, stay secure

Summer is a time for travel, relaxation, and new experiences. It can also be a time when cybercriminals become more active, taking advantage of online bookings, public Wi-Fi networks, and increased digital activity. Whether you're planning your trip or already at your destination, a few simple precautions can help keep your personal and financial information secure.

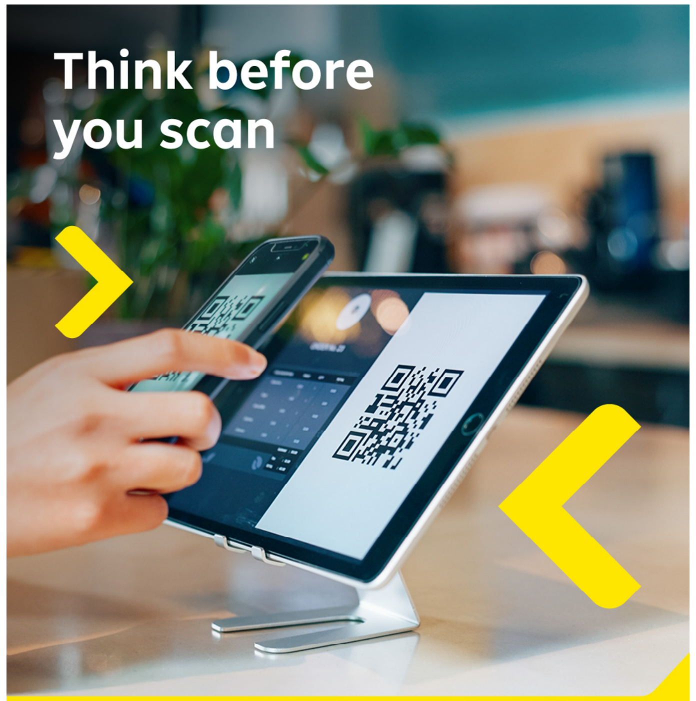
Travel safe

Whether you're booking a vacation trip or already on the move, a few simple steps can help protect your privacy. →

Beware of suspicious messages

Fraudsters may pretend to be airlines, hotels, postal services, or travel accommodation platforms. Do not share personal, banking, or sensitive information on unknown websites.

Think before you scan



QR codes in public places can be replaced or tampered with by scammers. Don't scan suspicious codes or codes placed over existing ones.

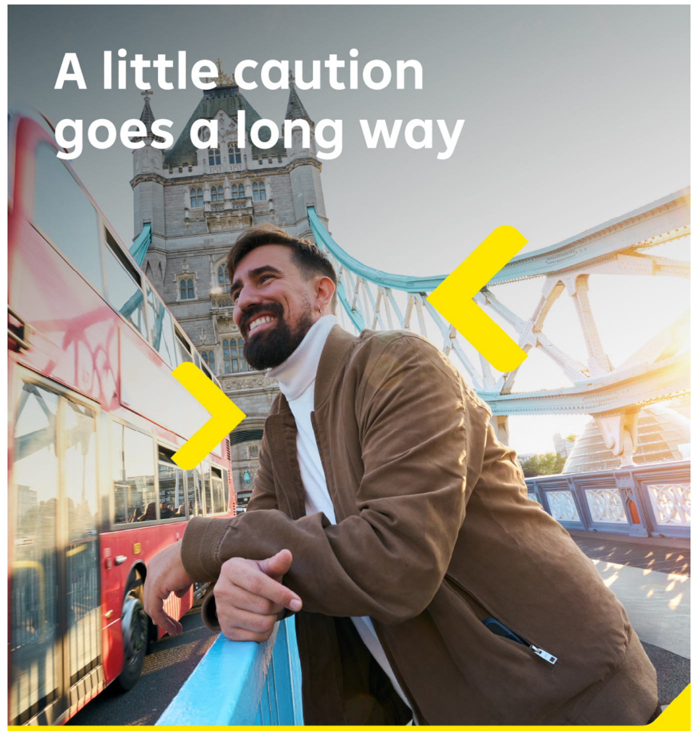
Connect wisely

Public Wi-Fi can be convenient, but it may not be secure. Avoid online banking, shopping, or entering personal information when connected to public networks.

Monitor your transactions

While traveling, monitor your accounts and cards. If you notice any unknown or suspicious transaction, contact the bank immediately through official channels.

A little caution goes a long way



Simple steps can help protect your travel plans. Awareness is your best defense.

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Make it happen