

Information on sustainability

In the context of the Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability related disclosures in the financial services sector ("SFDR"), Keytrade Bank ("the Bank"), Belgian branch of Arkéa Direct Bank SA (France), wishes to provide the following information.

Information on the integration of sustainability risks into remuneration policies

Keytrade Bank integrates sustainability risks via Arkéa Direct Bank's remuneration policy.

Arkéa Direct Bank incorporates sustainability-related criteria into its remuneration policies and practices, which are determined based on strategic, economic and financial objectives, and which places conditions on whether specific remuneration components are paid.

Statement on the non-consideration of principal adverse effects on sustainability

Keytrade Bank has evaluated the practical implementation of its obligations to take into account the principal adverse impacts of investment decisions on sustainability factors, pursuant to Article 4 of SFDR.

The principal adverse impacts of investment decisions on sustainability factors relate to environmental, social and human resources issues, respect for human rights and anti-corruption.

As part of KEYPRIVATE, Keytrade Bank is unable to take into account the principal adverse impacts of investment decisions on sustainability factors at both its own and at KEYPRIVATE level.

The statement on the non-consideration of principal adverse effects on sustainability is available in a separate section of the Bank's website, in accordance with Article 12(1) of the SFDR Delegated Regulation (EU) 2022/1288.

Information on the integration of sustainability risks in investment decisions related to KEYPRIVATE

The portfolios of KEYPRIVATE are composed of trackers. A tracker is a financial instrument that tracks the value of a benchmark index. There are trackers that follow the main stock market indices (CAC40, BEL20, etc.), trackers on public/private sector bonds and trackers on commodity prices.

Keytrade Bank has incorporated clients' sustainability preferences into the suitability test that must be completed when signing up to KEYPRIVATE through the Keytrade Bank website. KEYPRIVATE meets the needs of clients who have expressed sustainability preferences, by providing them with trackers that take ESG criteria into account. For clients who have expressed specific sustainability preferences, Keytrade Bank cannot guarantee that this selection is compatible with its offering. For clients who have not expressed sustainability preferences, ESG criteria are not taken into account as part of the portfolio-management service.

The KEYPRIVATE investment committee has selected 6 trackers classified as SFDR Article 8 trackers ("SFDR Article 8"), which are financial instruments that promote social or environmental characteristics, or a combination thereof, provided that the companies in which investments are made adhere to good-governance practices and may invest in sustainable investments without necessarily having a sustainable investment objective. These 6 trackers are invested in 2 different asset classes (shares and bonds), composed of dozens, sometimes hundreds, of underlying assets.

Keytrade Bank has an investment policy relating to integrating sustainability risks into its investment decision-making process as part of KEYPRIVATE and specifying how sustainability factors are integrated into KEYPRIVATE's investment strategies.