

CRÈDIT ANDORRÀ, BEST DIGITAL BANK IN ANDORRA ACCORDING TO THE PUBLICATION GLOBAL BANKING & FINANCE REVIEW

- The bank received this award thanks to its firm commitment to being a pioneer in innovative digital solutions
- The publication also recognised the bank's Corporate Social Responsibility policies with an award

Andorra la Vella, 22 June 2020

Crédit Andorrà has been named **Best Digital Bank Andorra 2020** by the leading financial publication Global Banking & Finance Review. These awards, a benchmark in the international banking and finance community, are a recognition of excellence and they reflect the innovation, strategy and progressive and inspiring changes undertaken by the participants. The award recognises Crédit Andorrà's management model, characterised by a firm commitment to digital transformation, which has resulted in the bank being a pioneer in innovative digital solutions.

Under the concept of **'Get Uncomplicated'**, which encompasses the bank's digital strategy, the aim is to highlight the added value contributed by the digital services it offers and which have earned the company this award. These are services that make it possible to move towards a model of banking that is more convenient and agile, better prepared for the future and for making life easy for customers.

In this regard, the prize awarded by Global Banking & Finance Review is a recognition of Crédit Andorrà's digitalisation and technological innovation. The bank is encouraging the use of digital services to address the emerging needs, uses and habits of users. Notable examples of innovative digital services include the bank's pioneering initiatives in being the first to offer mobile payments through the Crédit Wallet app, developing Merkaat -an innovative 100% digital investment fund advisor- and providing customer service through WhatsApp. In addition, the bank also offers the possibility of contracting products and services remotely using a digital signature.

Crédit Andorrà has seen exponential growth in the use of its digital banking solutions, whether in the form of the e-Crédit online banking service for basic financial operations, other services such as Crédit Broker for the purchase and sale of securities, or 'My Account Manager' for virtual interactions between customers and their managers.

The award also highlights the products the bank offers at the service of businesses. For example, the Virtual POS, an online payment gateway so customers can sell online and accept card payments through a secure e-commerce platform. The bank also offers the Crédit Link POS, which allows for payments via email, SMS or WhatsApp without the need for a website.

Crédit Andorrà is continually developing innovative initiatives focused on improving customer service and experience with the implementation of new technologies.

Best CSR Bank Andorra 2020

Global Banking & Finance Review, for the sixth year running, has also named Crédit Andorrà the **Best CSR Bank in Andorra** for its social responsibility policy. This award reflects Crédit Andorrà's commitment to society, through its socially responsible actions that include the development of good governance practices and various initiatives relating to education, culture and health, as well as support for the economy and the country's business fabric, undertaken by the bank itself and its foundation.

The award also highlights the bank's environmental management programme, a keystone in Crédit Andorrà Group's corporate social responsibility strategy, reflecting its continued commitment to the environment. The programme drives action to reduce environmental impacts and pursues initiatives to promote a sustainable conscience among employees, customers, providers and society as a whole.

A commitment that makes Crédit Andorrà a pioneering bank in Andorra for environmental protection. Crédit Andorrà participates in the United Nations Global Compact, and it has adopted the 2030 Agenda for Sustainable Development, to contribute to achieving the Sustainable Development Goals (SDGs).

FOR MORE INFORMATION

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