

Welcome to

Blue Cartera

jetBlue® | 

**Sales
practices.**

Objectives.

The topics that we will be discussing during this training are:



Banco Popular de Puerto Rico sales practices policy statement.



Conduct that is not allowed under the sales practices policy.

Banco Popular de Puerto Rico Sales Practices Statement.

Sales must be conducted following Banco Popular's high ethical standards, integrity and honesty, rather than on the desire to meet recognition goals or incentives.

The sales practices policy applies to selling or promoting products and/or services,

including supplementary products or services, to customers. Also, to all activities performed by employees, external suppliers and third parties in connection with any sales transaction with a customer.

The bank's policy prohibits enrolling customers in products or services that are unsolicited, undesired, inappropriate, or not beneficial to the customers. For this reason,

**the sales efforts
and advice should
be made in an
ethical, fair,
transparent, and
accurate manner,
based on the
customer's needs
or requests.**

DON'Ts

This is a non-comprehensive list of examples of behaviors that are in non-compliance with Banco Popular Sales Practices Policy.



Don't focus on meeting sales or recognition goals or incentives.



Don't behave in an unethical and/ or dishonest manner by not providing complete information and options to the prospective applicant.



Don't limit the product offering based on a prohibited basis (i.e., race, gender).



Don't fraudulently submit credit card application.



Don't use aggressive or intimidating tactics.



Don't take advantage or target vulnerable populations (i.e., elderly or limited english language proficiency applicants).

**FAKE
NEWS**

Don't be misleading when presenting product information.

Penalties.

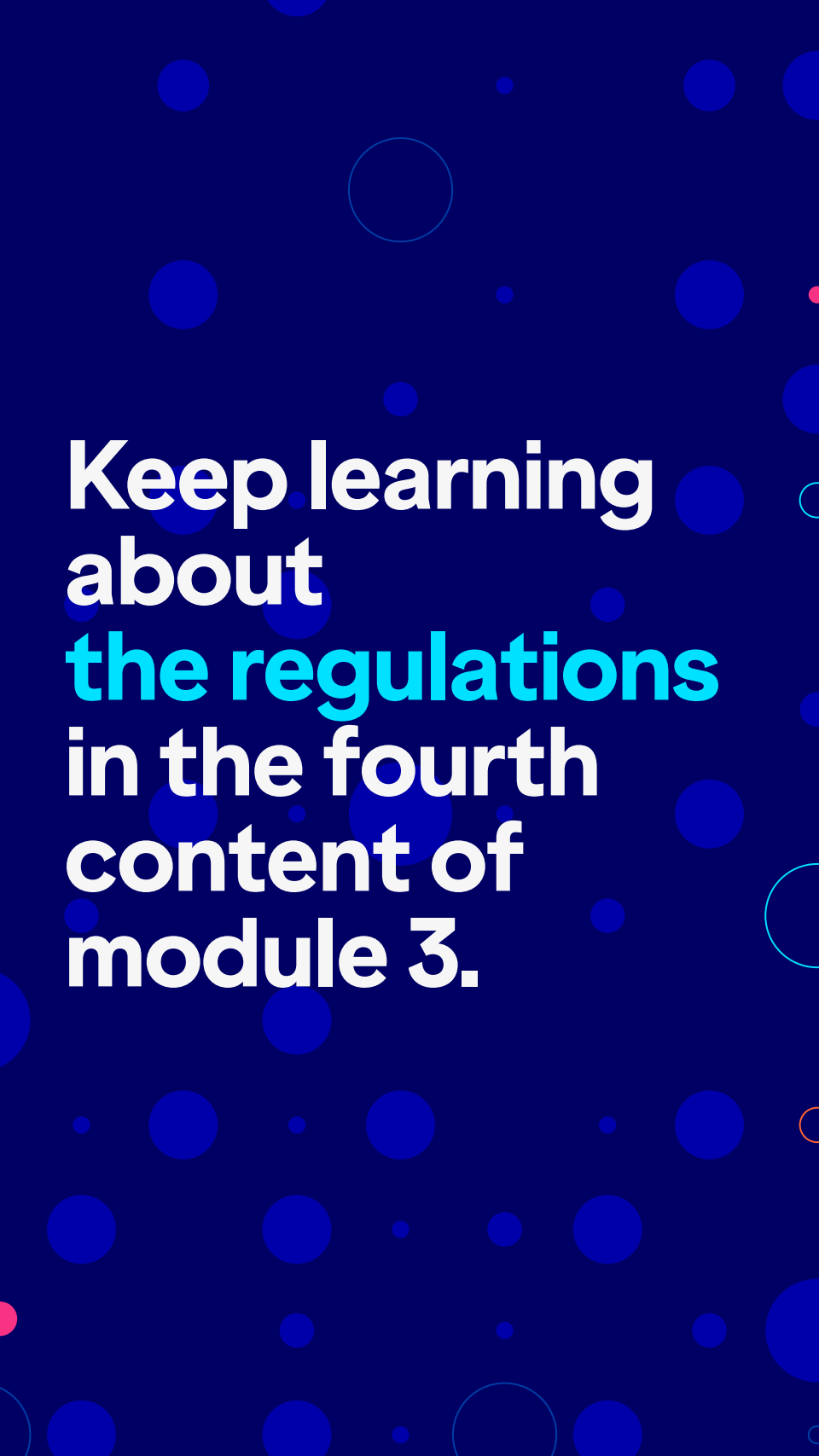
For all previously discussed regulations the following penalties may apply.

Civil money penalties.

Restitutions.

Reputational damage.

Fines.



**Keep learning
about
the regulations
in the fourth
content of
module 3.**

**Now, let's go
through
what you've
learned.**

