

Treating Consumers Fairly Principles

The *Treating Consumers Fairly Principles* are standards to guide interactions with our customers and help ensure that consumer fairness considerations are central to the decisions we make about our products and services. The principles apply to every Wells Fargo employee and contingent resource and guide each of us as we continue building a best-in-class customer-centric culture at Wells Fargo:

- Do what's right for consumers and treat them as we would want to be treated, with transparency and respect
- 2. Design our consumer products and services so that all customers are treated fairly
- 3. Clearly disclose the features, costs and terms of our products and services so consumers can make informed choices to meet their individual needs
- 4. Design our marketing and communications to be consistent, simple and easily understood
- 5. Listen carefully to consumer feedback and address fairness issues with urgency