

To: All Retail Banking Staff

From: [Executive Name/Compliance Department]

Date: [Insert Date]

Subject: Directive on Ethical Cross-Selling Practices

Dear Team,

This directive outlines the mandatory standards for cross-selling retail banking products. Our priority is to ensure that all financial solutions provided to customers are suitable, transparent, and ethically sound.

Effective immediately, all staff must adhere to the following protocols:

- **Customer Consent:** No product or service shall be opened or activated without the explicit, documented consent of the customer.
- **Suitability Assessment:** Staff must perform a needs-based analysis to ensure the product aligns with the customer's financial goals and risk profile.
- **Full Disclosure:** All fees, interest rates, and terms and conditions must be clearly explained prior to account opening.
- **No Coercion:** Tie-in sales or pressuring customers to accept additional products as a condition for a primary service is strictly prohibited.
- **Documentation:** Accurate records of the sales process and customer acknowledgments must be maintained for audit purposes.

Compliance with these guidelines is mandatory. Failure to follow these ethical standards may result in disciplinary action, up to and including termination of employment.

We are committed to maintaining the trust of our clients by putting their best interests first in every interaction.

Sincerely,

[Signature]

[Name and Title]