Association of German Banks

- Political Lobbying Principles
The Association of German Banks’ political lobbying principles were adopted by the Management Board and apply to all Association staff in their dealings with political decision makers, decision preparers and with all employees of public institutions at all levels at which we are active.

**Lobbying means participating in**
- opinion formation in the
- political, administrative and public arena using exclusively
- legal and legitimate means

to shape the operational framework for the financial market and our members appropriately.

**We know that only politicians are responsible for weighing up interests and defining the public good.** What they do is based on independent, complex decision-making mechanisms. We have great respect for politicians’ job, its necessities and constraints. This respect governs the way we operate; an awareness of the commitment to serving the public good is incorporated into the positions we take.

**We contribute to the political decision-finding process** by explaining banking and financial market issues, thereby helping to allow informed decisions and to enhance and sustain expertise at political and administrative level. Representing our members’ interests is our way of taking part in political and social discussion and decision-making processes and thus a natural feature of a vibrant democracy and a pluralistic society.

**Transparency and openness guide our lobbying.** We respect our interlocutors’ laws and regulations. We do not induce politicians and administrators to breach applicable rules or standards of conduct. All Association staff involved in lobbying identify themselves by name and as representatives of the Association. We sign up to lobbyist registers maintained by public institutions and provide the information necessary for this purpose.

**The main basis for our work is trust and reliability.** We respect the confidentiality requirements to which our interlocutors are subject and which arise for our staff through previous employment.

**Our lobbying is based on objective and verifiable arguments** that we draw up to the best of our knowledge and belief, that accurately reflect what we know in each case and that are not
misleading. At the same time, we disclose the business interests underlying our policy positions. Although our work is highly political, we operate on a strictly non-partisan basis.

In our activities, we make sure that the means we employ are appropriate. The Association does not make donations to or sponsor any political parties, politicians or candidates for public office. This – like all other cultural, social or academic sponsorship – is a matter for our members to decide on their own responsibility.