



Barings Europe: Product Approval Process

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A key investor protection provision of MiFID 2 requires firms that manufacture or distribute investment products in the European Union to establish a product approval process and make this and other relevant information available to distributors.

This document, outlines a summary of the product approval process which is applied across Barings' European business.

It should be noted that all new product rationales and specifications are first approved by a global product committee.

Barings has established a multi-stage approval process for products that are capable of being distributed in the EU. All relevant products are presented to the Product Oversight Committee (POC), which obtains its authority from Barings' European Management Team (EMT).

The Compliance and Internal Audit teams perform periodic reviews of the Product Approval Process.

