



MAKING A POSITIVE IMPACT IN OUR LOCAL COMMUNITIES



VOLUNTEERING



PROTECTING THE
ENVIRONMENT



FUNDRAISING



MENTORING



TOGETHER,
WE CAN

BBC
Children
in Need

CORPORATE SOCIAL RESPONSIBILITY (CSR) IS KEY TO

HOW WE
DO BUSINESS



HOW WE
ACT



HOW WE
MAKE THINGS HAPPEN
IN SOCIETY



A WORD FROM STEPHEN HUNT



For many years the core to our culture has been to do the right thing and play a positive and active role in our society. We're committed to being a sustainable, ethical and caring organisation. Corporate Social Responsibility (CSR) is integral to how we do business, how we act and how we make things happen in society as we take pride in the valuable contribution we make to our local communities.

We have a clear focus – **to promote access to more responsible and sustainable consumption, to support our customers and partners.**

Our world is facing unprecedented challenges – climate change, the depletion of natural resources, and rising inequalities, at a time people are experiencing big changes to how they live and work. Through more responsible consumption, people have the power to preserve natural resources, reduce their carbon footprint and make a difference on a greater scale.

STEPHEN HUNT, CEO

BNP Paribas Personal Finance UK



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POSITIVE IMPACT IS AT THE HEART OF WHAT WE DO

SUPPORTING THE UN SUSTAINABLE DEVELOPMENT GOALS

Our vision is to be a force for positive change. We believe that BNP Paribas Personal Finance, as part of the BNP Paribas Group, can play an important role in tackling some of the biggest challenges the world is facing.

We are committed to supporting the aims of the United Nations Sustainable Development Goals (SDGs). The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future. At its heart are the 17 Sustainable Development Goals (SDGs), which are an urgent call for action by all countries - developed and developing - in a global partnership.

As a consumer finance company, we have a role to play to help our customers, jointly with our partners. We want to contribute proactively to the United Nations Sustainable Development Goals and the Paris Agreement principles. Positive impact is very much at the heart of our strategy. And we are committed to it.



OUR FOCUS IS CLEAR

To promote access to more **responsible**
and **sustainable consumption**
to support our customers and partners





We've been **SUPPORTING**
our customers, partners and
colleagues for many years

Our **COMMITMENT** to promoting access to
more responsible and sustainable consumption
is more important than ever. This focus
embodies our will to build a sustainable future
and to have a positive footprint on society.

We do this through **THREE** key pillars;

COMMITMENT **1**



TO BE A ROLE MODEL
COMPANY
AND EMPLOYER

COMMITMENT **2**



TO TRANSFORM OUR
BUSINESS, OPERATING
MODELS AND OFFERS

COMMITMENT **3**



TO MAKE A POSITIVE IMPACT
BEYOND OUR BUSINESS,
IN OUR FIELDS OF EXPERTISE



OUR COMMITMENTS

1



TO BE A ROLE MODEL COMPANY AND EMPLOYER

OUR ACHIEVEMENTS AS A COMPANY

RECOGNISED
as one of the
top employers
in the UK



CHAMPIONED
gender balance
and increased female
senior managers
from **32% to 37%**
in 2020; moving
towards our ambition
for **50%** by 2025

**30 MENTAL
HEALTH**
first aiders trained
to support **colleagues**



PROMOTED
the continued
growth of our
diversity
and **inclusion**
networks

COMMITTED
to **SMART WORKING**
with **100% of our**
colleagues able to
work from home.



REDUCED
our **carbon emissions**
by **63%** and
reduced our **energy**
consumption
by **44%**

ACTING AS A ROLE MODEL COMPANY AND EMPLOYER

We believe in creating a sustainable, fair, and inclusive workplace as a diverse team, that reflects the communities we serve and makes for a stronger team. From our commitment to gender equality, mental health and being a Disability Confident level 2 employer to minimising the environmental impact of our operations, we lead by example.

We believe in providing an environment where people can be themselves so they can perform at their best. We want to create a great and inclusive place to work through promoting inclusion and providing colleagues with development opportunities.

In 2018, BNP Paribas signed a global agreement on fundamental rights and global social framework with UNI Global Union. A milestone of our diversity policy, this agreement reflects our unwavering commitment to become an even more responsible employer, by offering every employee a fair and inclusive work environment, regardless of their gender, age, origin, sexual orientation or disability. Fully aligned with the BNP Paribas 2020 Engagement Manifesto, this agreement applies to the Group's 200,000 employees worldwide, providing us with a set of common social foundations, with concrete and measurable commitments.



A PLACE TO BE YOURSELF

Creating an inclusive and welcoming workplace where people can be themselves is very much part of our culture. That's why we embrace our differences and actively encourage diversity.

From being a Disability Confident level 2 employer to our Pride, Multicultural Empowerment, Helping Hands for parents and carers, Mental Health, Women in Business and Disability networks, we create a level playing field for all.



WE WELCOME EVERYONE

A diverse team is more creative, innovative and high performing. We believe that everyone deserves respect and equal treatment regardless of gender, race, ethnicity, age, disability, sexual orientation, gender identity, cultural background or religious beliefs. That's why it's important that we continue to recognise the power of diversity and inclusion within our business.

We know that ethnic minorities still face significant disparities in employment and progression, and that is something we need to change. Our Multicultural Empowerment Committee is driving positive change within our business and we are a signatory of the Business in the Community Race at Work Charter. Signing The Race at Work Charter means taking practical steps to ensure we are tackling barriers that ethnic minority people face in recruitment and progression and that our business is representative of British society today so we have a skilled and inclusive workforce for today and tomorrow.



COMMITMENT TO GENDER EQUALITY

Opportunity should be for everyone, which is why we are committed to a number of initiatives including our Women in Business Committee and network that aims to drive the achievement of equality for women in banking and finance.

We harness the diversity of thoughts, experiences and skills of our colleagues and support many initiatives that address our gender gap.

The Committee has improved processes and introduced robust reporting to ensure fairness and transparency throughout the recruitment process; from how a job vacancy is written to ensure no bias towards a certain gender, through interview and selection.

CLICK to read how we're working to actively address our pay gap



37%
of our senior
management
positions are
women

WOMEN IN FINANCE CHARTER

Convinced of the power of women to transform the company, we act to fight gender discrimination at every level of the company, from gender pay gap reduction to the promotion of parity in Executive Committees.

We've reviewed recruitment processes, introduced robust reporting on progress and created a bespoke development programme to support career progression for women focused on personal brand, career planning, mentoring, networking and enhancing communication skills.

All around the world, our mentoring programs and networks help women developing their leadership inside BNP Paribas Personal Finance. At HR corporate level, we have also implemented a dedicated mentoring program to reinforce gender diversity in leadership.

CLICK to view our commitments under the Women in Finance Charter



MENTAL HEALTH MATTERS

We understand the importance of people taking care of their mental health. That's why we signed the Time to Change pledge in 2018 and continue to deliver our commitments every year and support Mental Health Awareness Week and other initiatives throughout the year. We want to be part of the positive change in how people think and act about mental health.

We also have mental health first aiders to help support and guide those who might be struggling so there's always a listening ear.



SUPPORTING YOUNG PEOPLE TO ACHIEVE THEIR POTENTIAL

We believe in supporting young people, both within our business and in our local communities, to help them believe in themselves and achieve their potential.

Internally we create clear career pathways for colleagues from education to employment, encouraging mobility and providing training support and opportunities to gain new skills.

We continue to take on apprentices and undergraduates, providing hands on experience of the business. Our two graduates have completed their graduate training and we also continued to run our Junior Talent Programme, providing training on hard and soft skills to help them develop their potential. We will continue our journey to bridge the skills gap and support young people in thriving within our business.



MAKING A POSITIVE ENVIRONMENTAL IMPACT

We're committed to changing the world for a better future through a process of continual improvement of environmental performance and correct management of our business operations. We actively engage with colleagues, clients and other key stakeholders on building a sustainable future and supporting the UN's Sustainable Development Goals.

SUPPORTING GROUP TARGETS

We support the BNP Paribas Group in reducing greenhouse gas emissions by **28%** per full time equivalent and paper consumption by **43%** per full time equivalent by 2020 compared with a 2012 baseline.

We support the BNP Paribas UK Territory in reducing absolute greenhouse gas emissions across our UK operations by **60%** by 2030 compared with a 2018 baseline.

We support the BNP Paribas Group to achieve a renewable energy financing target of **€18 billion** by 2021.

31%
reduction in
CO^{2e} per FTE
compared to
2019



MAKING A POSITIVE ENVIRONMENTAL IMPACT

HERE'S HOW WE'RE **MAKING A DIFFERENCE**
WITHIN OUR OWN OPERATIONS:

We aim to procure **100%** renewable electricity across our BNP Paribas Personal Finance UK operations by 2021.



BNP Paribas is reducing, as much as possible, its direct impacts in order to decrease its carbon footprint and is offsetting its residual green house gas emissions.

We continue to drive improvement through the performance of our buildings, through the installation and optimal use of energy efficient practices, to purchase renewable energy, target energy reduction and energy efficiency and minimise water consumption.



MAKING A POSITIVE ENVIRONMENTAL IMPACT

We reduce the impact of our waste through increased recycling and the more efficient use of resources.



We use sustainable procurement to drive improved environmental performance within our supply chain.

We monitor environmental performance and activities on an ongoing basis and use this information to regularly review and update our policy, strategy and the allocation of resources.

We measure our direct footprint with operating emissions amounting to **0.36 tonnes** CO2 equivalent per full time equivalent (teqCO2/FTE), down **31%** compared to 2019.

We promote agile and digital working solutions to drive reductions in business travel and paper consumption.

We provide colleagues with the option to lease an electric or hybrid vehicle, through our sister company Arval, so colleagues can do their bit to support the green economy and reduce emissions.



PROUD TO BE A TOP EMPLOYER

Creating a great colleague experience is important to us. Our human resources policy encourages the personal fulfilment, career growth, and commitment of our colleagues.

In January we were delighted that BNP Paribas Personal Finance UK has been recognised as one of the top employers in the country.

Being named as a Top Employer showcases our dedication to a better world of work and reinforces our commitment to be a role model company and employer. In our feedback from the awarding body, we were praised for our excellent HR policies and people practices – specifically focusing on our initiatives around mental health. This included implementing over 30 accredited and trained Mental Health First Aiders to champion wellbeing and support our colleagues through mental health signposting.



RECOGNISED
as one of the
top employers
in the UK



OUR COMMITMENTS

2



TO TRANSFORM OUR BUSINESS,
OPERATING MODELS
AND OFFERS

OUR ACHIEVEMENTS IN BUSINESS

CONTINUED
to support
partners with our
e-commerce solutions
to meet changing
customer needs



INNOVATED
with a **fin tech** to
develop a digital
affordability check,
to help customers
set up payment plans

HELPED OVER
50,000
customers facing
changes in their
financial situation

CONTRIBUTED
to the **Green Recovery**
through enabling
consumers to spread
the cost of home
improvements

OVER
50K
customers now using
our **new card app**
to manage
their finances



DEVELOPED
finance for
charging points
for **electric**
vehicles



TRANSFORMING OUR BUSINESS OPERATING MODELS AND OFFERS

We're here to build a sustainable and inclusive relationship with our partners.

We actively seek ways to help our customers to reduce their environmental footprint and are committed to expanding access to our financial services to a broader range of customers.



OUR COMMITMENT TO CONTRIBUTING TO A SUSTAINABLE GLOBAL ECONOMY

On 21 April 2021, BNP Paribas Group, alongside 42 other major banks, joined the UNEP Net-Zero Banking Alliance. This represents a tangible commitment to transition BNP Paribas lending and investment portfolios to ensure that they will reach carbon neutrality by 2050 the latest, as per the Paris Agreement. This UN-backed initiative forms part of the Glasgow Financial Alliance for Net Zero, chaired by Mark Carney ahead of COP26.

We will continue to create solutions that accelerate our partners' strategies for the transition to a net-zero economy as we work together to fight against the climate crisis.

CLICK to learn more about the Net-Zero Banking Alliance commitment



DRIVING A SUSTAINABLE FUTURE

With the Government committing the UK to reach net zero carbon emissions by 2050, sustainability is increasingly important for everybody. As part of the wider BNP Paribas Group, we're committed to playing a big role in tackling climate change and supporting our customers to do the same. A key part of that support is through sustainable finance solutions.

The direct and indirect consequences of climate change for BNP Paribas are significant. Since 2018, the Group has had the ambition to align its activities with the objectives of the Paris Agreement and has taken the associated risks and opportunities into account in its strategy since then.

BNP Paribas also measures its contribution to the fight against climate change: In 2020, €17.8 bn was devoted to financing renewable energies; €4.5bn of Sustainability Linked Loans with a greenhouse gas emission reduction criterion were directly underwritten by the bank; and a total of €10.8 bn of green bonds were structured and placed.



SUPPORTING THE GREEN RECOVERY

Our home improvement solutions help installers remind homeowners of the choices they have available to reducing emissions in the home. By making these choices now they can contribute to a meaningful impact on our environmental footprint.

Through our partnership with TrustMark, the government endorsed quality scheme, and other organisations, we aim to be at the heart of the UK's green recovery, to benefit people and our planet for the years to come.

CLICK to learn more about how we're supporting the green recovery



SUPPORTING OUR CUSTOMERS

We engage with our customers ethically and responsibly to ensure they can spread the cost of their purchases in an affordable way.

All our colleagues are trained in ethical lending and we actively seek to create products that meet the continued needs of our partners and customers. Through responsible lending and supporting customers when they need it we can help people navigate changes in circumstances when life throws challenges.

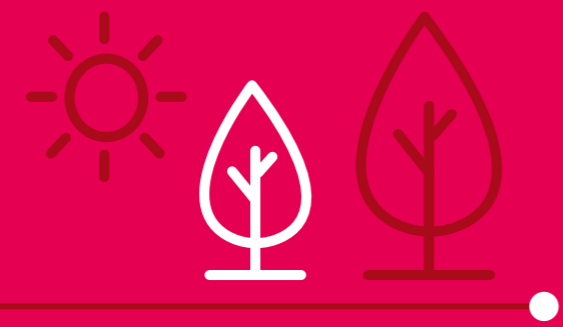
During the Covid pandemic we helped over 50,000 customers by developing an online solution for them to sort a payment plan, giving them flexibility and reassurance when they needed it most. We also increased our switch to digital communications, significantly reducing paper used in customer communications

CLICK to learn how we collaborated with Experian and Aryza to help customers through the COVID-19 pandemic



OUR COMMITMENTS

3



TO MAKE A POSITIVE IMPACT
BEYOND OUR BUSINESS,
IN OUR FIELDS OF EXPERTISE

OUR ACHIEVEMENTS IN SOCIETY

CREATED
employment
opportunities for
30
people on our
apprenticeship
programme



PLEDGED
£30K
apprenticeship levy
to help young people
develop vital skills
in other businesses

FUNDED
laptops and
wi-fi access for over
100
school children
to support
home learning



HELPED
to provide
15,000
meals as emergency
food and support to
local people in crisis



Our grads
and undergrads
improved the
financial literacy
of students at



We continue to help
change the lives of
624
young people through
our partnership with



MAKING A POSITIVE IMPACT IN OUR COMMUNITIES

We take our responsibility as a major employer in the region seriously. That's why we're passionate about giving young people the skills and opportunities they need to succeed. We also encourage colleagues to volunteer for causes they care about.

We have fun delivering our purpose of being a force for positive change. We focus our efforts on where we can make the greatest difference and giving back to improve our local communities is more than a key purpose; it's our passion. Our colleagues have one paid day each year to support their local community and charitable organisations through raising money, volunteering and being actively engaged.

The best bit is it's win/win as not only do our local communities benefit; our colleagues get a lot from it too.



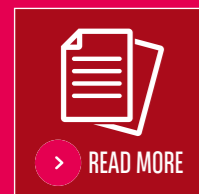
COLLEAGUE VOLUNTEERING

We want to make a positive contribution to our local communities and that's why we encourage our colleagues to use their annual volunteering day to help a charity or organisation of their choice, in whatever way they can.

Through BNP Paribas Group's #1MillionHours2Help global programme our colleagues get involved in everything from environmental projects such as lake cleans, marathons, cake bakes and sky diving. All in the name of making a positive impact.

Plus we have great fun too!

CLICK to hear from some of our amazing colleagues about how they're making a difference



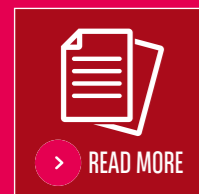
CHAMPIONING YOUTH EMPLOYMENT

We believe that every young person deserves to have opportunities to succeed in life, and that employers play a vital role in this. That's why we help young people gain the skills they need to enter the workplace through career days and skills sessions.

We partner with the Careers and Education Company, set up by government in 2015, to inspire young people about the world of work and to help young people to find their best next step. Together we collaborate, along with other employers and our local Careers Hub, to transform careers education, level the playing field and to help young people achieve their potential.

With over 1,000 employees of BNP Paribas in the West Midlands we're proud to be the founding partner of Dallaglio RugbyWorks in our region. The programme aims to get teenagers outside of mainstream education into sustained education, training or employment.

CLICK to find out more about Dallaglio RugbyWorks



REDUCING OUR ENVIRONMENTAL IMPACT

We all have a responsibility to treat our environment with respect to create a better planet for all. We've improved our carbon footprint through banishing single-use cups from our offices, replacing them with reusable alternatives and our teams have cleaned local parks as well as donated furniture to local charities.

Even the smallest of changes can have a massive impact so it's great to see colleagues get on board to do their bit.



HERE ARE SOME OF OUR
HIGHLIGHTS
THAT WE'RE REALLY
PROUD OF!

**OUR
COMMITMENTS**

1

TO BE A ROLE MODEL COMPANY AND EMPLOYER

OUR ACHIEVEMENTS AS A COMPANY

RECOGNISED
as one of the
top employers
in the UK



CHAMPIONED
gender balance
and increased female
senior managers
from 32% to 37%
in 2020; moving
towards our ambition
for 50% by 2022

MENTAL HEALTH
first aiders
volunteered
67 hours
to support colleagues



PROMOTED
diversity through
our existing and
new networks

During the pandemic,
mobilised all our
colleagues to home
working within
7 days



REDUCED
our **carbon** emissions
by **63%** and reduced
our **energy**
consumption
by **44%**

2

TO TRANSFORM OUR BUSINESS, OPERATING MODELS AND OFFERS



OUR ACHIEVEMENTS IN BUSINESS

CONTINUED
to support
partners with our
e-commerce solutions
to meet changing
customer needs



INNOVATED
with a **fin tech** to
develop a digital
affordability check,
to help customers
set up payment plans

HELPED OVER
50,000
customers facing
changes in their
financial situation



CONTRIBUTED
to the **Green Recovery**
through enabling
consumers to spread
the cost of home
improvements

OVER
50K
customers now using
our **new card app**
to manage
their finances



DEVELOPED
finance for
charging points
for **electric**
vehicles



3

**TO MAKE A POSITIVE IMPACT BEYOND OUR BUSINESS,
IN OUR FIELDS OF EXPERTISE**



OUR ACHIEVEMENTS IN SOCIETY

CREATED
employment
opportunities for
30
people on our
apprenticeship
programme



PLEGGED
£30K
apprenticeship levy
to help young people
develop vital skills
in other businesses

FUNDED
laptops and
wi-fi access for over
100
school children
to support
home learning



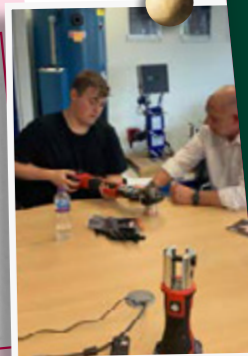
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We continue to help
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624
young people through
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#POSITIVEIMPACTSTARTSWITHME



@bnpparibaspfUK



BNP Paribas
Personal Finance

LOOKING AHEAD

“

Our role as promoting access to more responsible and sustainable consumption, to support our customers and partners, is a vital one. We also recognise the urgent need to address the challenges our climate and people in society face.

We will continue our journey to transform our business, operating models and offers by expanding access to financial services to a broader range of customers and to reducing our environmental footprint.

CLICK to find out more



We will also further build on ensuring a diverse and inclusive workplace championing gender equality and good mental health, as part of our commitment to acting as a role model company and employer.

Finally, we will increase our support for our local communities to help provide a fair and sustainable future for all. Our colleagues are looking forward to volunteering more after the pandemic to give back to society through our '1 Million Hours 2 Help' global volunteering initiative.



FRANCOIS DE GALBERT, DEPUTY CEO
BNP Paribas Personal Finance UK





@bnpparibaspfUK



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Personal Finance



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#POSITIVEIMPACTSTARTSWITHME

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