

# CYBG Environmental Policy

## PURPOSE AND SCOPE

The Environmental Policy sets the reference point for all environmental commitments and management practices for CYBG (“the Group”). The Policy sets the minimum standards that are required to be met by all legal and regulatory entities within the Group.

The Group will:

- comply with all relevant environmental laws and regulations;
- complete all statutory environmental reporting requirements, including reporting on green house gas emissions within the Group Annual Financial Report;
- consider environmental risks as part of risk appetite, assessments and profiling;
- take action to minimise the direct and indirect impacts of its operations on the environment;
- look to continuously improve its environmental management and environmental performance;
- set, monitor and review environmental objectives and targets for operations across the organisation on a periodic basis;
- identify and invest in opportunities, where appropriate, to support its customers through products that assist them to realise their environmental objectives, and mitigate environmental risks and challenges;
- engage with stakeholders to further its understanding of its direct and indirect environmental impacts;
- engage employees in the delivery of the environmental agenda and support them in practical ways so they can reduce their own environmental footprints; and
- measure and report on its environmental performance in keeping with relevant national and international standards.

**January 2018**