

RBS Group Policy

Protecting the Environment



<p>Background</p>	<p>We are committed to conducting our business in an environmentally sustainable manner and recognise the significant global threat posed by climate change and other environmental issues. We are determined to play our part in the global shift to a more efficient, innovative and equitable use of resources and we support coordinated global efforts to mitigate environmental impacts and reduce greenhouse gas emissions.</p>
<p>Policy requirements</p>	<p>The following is a summary of the mandatory requirements that must be attained by the Group to be compliant with this Policy. Full details are contained in the supporting Policy Standards (for RBS use only).</p> <p>Operational impacts</p> <ul style="list-style-type: none"> • We minimise our direct environmental impact. This must cover energy, waste, water, travel, paper and carbon dioxide relating to our operations and those of our contractors and suppliers. <p>Customers, products and services</p> <ul style="list-style-type: none"> • We maximise environmental business opportunities by assisting our customers (individuals, small businesses, public sector, charity and corporate clients) to enhance their own environmental performance through the provision of products and services that meet their needs. In addition, we must operate all the Group's products and services in a way that minimises environmental impacts. <p>Environmental risk</p> <ul style="list-style-type: none"> • We comply with environmental legislation and voluntary agreements endorsed by the Group. In addition, we incorporate environmental risk into our understanding and management of all risks across our business. <p>Communications and Engagement</p> <ul style="list-style-type: none"> • We take a consistent approach to environmental sustainability that is effective and leads to continual improvement. We report annually on our progress through appropriate channels such as the Group Corporate Responsibility Report, Carbon Disclosure Project and Dow Jones Sustainability Index. • We provide, where economically feasible, all Group employees with facilities and awareness programmes to help them reduce the environmental impact of their day-to-day activities. This includes the reuse and recycling of materials as well as energy-saving measures.
<p>Approved by Group Executive Management Committee: April 2009</p>	