

Cross-Sector Requirements

We will **not** provide financial services to clients who:

- Are involved in child or forced labour, or violations of human rights
- Have operations that are located within, or significantly impact negatively upon the Outstanding Universal Value of UNESCO World Heritage Sites
- Have operations that are located within, or significantly impact negatively upon wetlands designated under the Ramsar Convention on Wetlands of International Importance
- Convert or degrade High Conservation Value (HCV), High Carbon Stock (HCS) forests, or peatlands
- Trade or process species listed on the Convention of International Trade in Endangered Species of Wild Fauna and Flora (CITES)

Extractive Industries

Oil & Gas

We will **not** provide financial services directly towards:

- New or existing tar sands exploration and/or production activities
- New or existing Arctic exploration and/or production activities

Mining & Metals

We will **not** provide financial services directly towards:

- Asbestos mining operations
- New standalone non-captive thermal coal mining projects
- Mining operations that conduct direct marine or riverine tailings disposal
- Mining operations that conduct Appalachian Mountaintop Removal

Power Generation

Fossil Fuel Power

We will **not** provide financial services directly towards:

- New coal fired power plants which do not achieve a long-run emissions intensity of below 830g CO₂ / kWh

Nuclear Power

We will **not** provide financial services directly towards:

- The manufacture or distribution of nuclear weapons
- Nuclear power plants where the host country is not a signatory to the Treaty for Non-Proliferation of Nuclear Weapons, or does not have in place appropriate IAEA Safeguard Agreements.

Agro-Industries

Agribusiness (including Forestry and Palm Oil)

We will **not** provide financial services directly towards:

- New plantations which convert or degrade High Conservation Value (HCV) or High Carbon Stock (HCS) Primary forests, peatlands, or designated legally protected areas
- Operations which use fire for land clearance
- The production, manufacture or trade of fur
- The production, manufacture or trade of Angora wool

Fisheries

We will **not** provide financial services directly towards:

- Operations which practice shark finning or trade in shark fin products
- Operations which practice drift net fishing, deep sea bottom trawling or fishing with the use of explosives or cyanide
- Illegal Unreported and Unregulated (IUU) fishing, or use of vessels known to have conducted IUU fishing