

MANIFESTO

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



BNP PARIBAS
PERSONAL FINANCE



Our world is facing **unprecedented challenges** – climate change, the depletion of natural resources, and rising inequalities – while people are experiencing profound change to how they live and work.

At BNP Paribas Personal Finance, our conviction is that **consumption is at the core of these global challenges**, and that it can also provide a key answer to them. Through more responsible consumption, people have the power to preserve natural resources, reduce their carbon footprint and make a difference on a greater scale. We believe that **people can vote with their wallet**.

Consumer awareness is rising. Individuals want to **have a positive impact in all their everyday choices**. But changing behavior is complex and sustainable choices are not accessible or affordable to

everyone. **Contributing to the financial inclusion** of citizens is therefore an important part of our challenge to enable as many people as possible to be part of change.

Together with partners, supporting individuals' consumption choices in times of major upheaval has been in the DNA of BNP Paribas Personal Finance since it was founded. As a **leader in consumer financing** and a strong **advocate of responsible budgeting**, we believe we have a key role to play in helping individuals **adopt more sustainable consumption habits** and better manage their personal finance. Some of our customers are more frequently exposed to economic vulnerability; they will be particularly impacted by global changes. We think we can support them making the shift towards sustainable consumption.

Inspired by these convictions and a strong desire to act, we have defined our company purpose: **“promote access to more responsible and sustainable consumption, to support our customers and partners”**.

This manifesto testifies of the **long-term transformation** of our company and business. It will be underpinned by a set of **concrete, significant, and measurable commitments** that will be monitored on a regular basis to track our progress.

With our purpose and commitments, we aim to contribute to BNP Paribas Group’s ambition **to be the leader in sustainable finance, serving our customers and our partners as well as the world** we live in.

Our employees are at our customers’ side every day: they are the key drivers of this change.

Making a
positive
impact
starts with
every one
of us.

OUR COMMITMENTS

TO BE EXEMPLARY AS A COMPANY AND EMPLOYER

- **Create a sustainable, fair, and inclusive workplace**, by reaching total gender equality and promoting all forms of diversity among our teams; by deploying exemplary management processes and by developing a flexible work organization that meets employees' life expectations.

- **Have a neutral impact on the environment**, by reducing the carbon emissions of our direct activities and reducing our energy consumption; by offsetting our remaining carbon emissions.

TO TRANSFORM OUR BUSINESS, OPERATING MODELS AND OFFERS

- **Expand access to our financial services to a broader range of customers**, whatever their age or socio-economic profile, at any moment of their life, allowing them to better handle their personal finance.

mobility and equipment solutions, by developing these solutions with partners sharing our sustainability principles and goals.

- **Help our customers reduce their environmental footprint** by informing and guiding them about their own ecological impact: by offering them access to more sustainable and affordable habitat,

- **Build a sustainable and inclusive relationship with our stakeholders** (customers, partners, employees and the civil society) by supporting our customers and bringing them solutions in all circumstances; by co-creating our offers with our stakeholders through a continuous dialogue.

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

We are committed to **support the most vulnerable people** on two essential fields: financial and digital literacy.

worldwide, to shape autonomous and responsible citizens.

- **Increase financial literacy and awareness about sustainable consumption** among 1 million people

- **Increase digital inclusion and literacy**, key factors of social and economic inclusion, by improving access to digital devices, and by passing on digital skills to people lacking them.

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