BNP PARIBAS PERSONAL FINANCE

ENVIRONMENTAL POLICY

October 2025

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PERSONAL FINANCE

BACKGROUND

At BNP Paribas Personal Finance UK, we are committed to driving responsible and sustainable economic growth while actively contributing to the transition toward a low-carbon, climate-resilient, and environmentally sustainable economy.

Our UK Environmental Policy aligns with the United Nations Sustainable Development Goals (SDGs), the Paris Agreement, and the BNP Paribas Group's wider sustainability strategy. We aim to lead by example—mobilising our financial, technological, and human resources to mitigate environmental risks, accelerate decarbonisation, and support clients and communities in shaping a sustainable future.

This policy applies to all BNP Paribas Personal Finance UK operations, employees, contractors, and consultants, and is supported by an ISO 14001:2015 certified Environmental Management System (EMS).

We are committed to a process of continual improvement of environmental performance. CIB UK key commitments are:

Energy Transition & Climate Action

- Support the UK-wide target to reduce absolute GHG emissions (Scope 1 & 2) across operations by 60% by 2030 (vs. 2018 baseline).
- Support the Group-wide target to reduce GHG emissions to 1.85 teqCO_2 per full-time employee by 2025 (vs. 2019 baseline).
- Support our customers to reduce their environmental footprint, by offering them access to more sustainable solutions and by developing these solutions with partners, sharing our sustainability principles and goals.
- Continue to procure 100% renewable electricity for all UK operations.
- Continue to purchase Voluntary Carbon Credits corresponding to residual operational emissions[1].

Natural Capital & Biodiversity

- Protect the environment through the management of our business operations to prevent pollution.

Circular Economy & Resource Efficiency

- Continue to eliminate single-use plastics across UK operations.
- Minimise waste generation and maximise re-use and recycling.
- Support the Group-wide target to reduce paper use to below 70 kg/FTE and source at least 90% sustainable paper.

Sustainable Finance

- Support the following BNP Paribas Group 2025 targets with the €150bn in Sustainable Loans target.
- Develop and expand client solutions aligned with energy transition, circular economy, and sustainable transport financing.

To meet our commitments, we will:

Sustainable Operations

- Continue to improve building performance through the installation and optimal use of energy efficient and water saving technologies.
- Prioritise the procurement of renewable energy through green leases requirements.

[1] Scope 1, 2 & Scope 3 business travel

- Embed agile and digital solutions to drive reductions in business travel and paper consumption.
- Integrate zero waste principles into our operations, prioritising reduction and incorporating re-use and recycling.
- Apply sustainable procurement principles across our supply chain, with ESG due diligence for key suppliers.
- Monitor environmental performance and activities on an ongoing basis and use this information to regularly review and update our policies, strategy and the allocation of resources.
- Ensure compliance with environmental legislation relevant to all areas in which we operate, and applicable requirements related to our stakeholders' needs.

Sustainable Finance

- Continue to grow our portfolio of financing for sustainable vehicles, for example electric cars.
- Continue to finance energy efficient home improvements, including solar panels and heat pumps.

Stakeholder Engagement & Culture

- Regularly engage employees through sustainability communications, training, and internal initiatives.
- As part of our 1MillionHours Group Programme, partner with reputable environmental charities in the UK to provide volunteering opportunities for employees to engage in hands-on conservation, restoration or environmental education activities.
- Actively engage with employees, clients, community partners, schools and other key stakeholders on building a sustainable future and supporting the United Nation's Sustainable Development Goals.

Our PF UK Positive Impact Committee is responsible for overseeing adherence to this policy and its integration into business management processes. The policy is reviewed and updated on an annual basis, or earlier to comply with legislative or business changes and communicated to both internal and external stakeholders.

Stephen A R Hunt
CEO UK BNP Paribas Personal Finance
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