



Ask your advisor

Sustainable finance is about aligning our financial decisions to our personal values, concerns, and aspirations, in line with the sustainable development goals. It may seem distant at first, but here are some simple actions that you can undertake to be part of the change.

Do you wish to have any information about the impact, positive or negative, of the investments made from your savings account?

The money you earned is used to finance the economy, and it is generating a financial return. It can also have a positive or a negative impact on the environment and society. Do you care to know what projects your money is supporting? You can't know what they are if you never ask!

Your bank adviser is the closest person you can refer to. He or she should be able to give you informing concerning climate-financial risk management assessments, ESG criteria and sustainable labels.

In France, you can ask for the labels "ISR" & "Greenfin". In addition, we advise the App "Rift" that can scan your financial accounts!

You are concerned if you have:

- Financial account
- Savings account
- Loan undergoing
- Life-insurance



But even if you don't, raise the issue to your advisor for your future self, and to show to the financial industry that you care about this!

It's up to you!



For this third action, we invite you to contact your bank advisor (even digitally), to enquire on its sustainable products and practices.

The following questions could help you to gain more information about the subject:

- For what purpose are deposits in my savings account being used? What are the projects your bank invests in?
- Can you explain to me the sustainable labels in finance, and how to access the funds?
- Does your bank offer any sustainable/ ESG deposit products?
- How do you analyse the degree of sustainability of a company or a project, as well as its risks and returns?
- Has your bank pledged to support the alignment of financial flows with a low-carbon, sustainable economy?
- Is there any way to keep track of the bank's actions and progress?