

# MAKING A POSITIVE IMPACT

**NORDIC COMPANY ENGAGEMENT 2022**



**BNP PARIBAS**  
PERSONAL FINANCE



# POSITIVE IMPACT 2022



**Asking yourself, what kind of positive impact you can make, is a start towards action**

**#positiveimpactstartswithme**

We have been supporting our customers, partners and colleagues for more than 30 years by responsible lending, but today our world is facing unprecedented challenges: Climate changes, the depletion of natural resources, and rising inequalities – while we all experience big changes to how we live and work.

At BNP Paribas Personal Finance we believe 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. By extending our commitment to responsibility with sustainability:

**Our commitment is to promote access to more responsible and sustainable consumption to support our customers and partners.**

Our commitment is mobilised around three domains: 1) Exemplarity, 2) Transformation of business and 3) Action in society, and it testifies a long-term transformation of our company, as we aim to contribute to BNP Paribas Group's ambition to be the leader in sustainable finance.

In the Nordics our journey has only just begun. In this document, you will get a first impression of our activities and focus areas for 2022.

Making a positive impact starts with every one of us.

**Annika Olsson, Nordic CEO**

BNP Paribas Personal Finance

# WE BELIEVE

that BNP Paribas Personal Finance, as part of the BNP Paribas Group, can play an important role in tackling some of the biggest challenges the world is facing.

We are committed to supporting the aims of the **United Nations Sustainable Development Goals (SDGs)**. The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future.



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## WE DO THIS IN THREE KEY DOMAINS

01.

COMMITMENT

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**To be exemplary as a company and employer**

02.

COMMITMENT

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**To transform our business, operating models and offers**

03.

COMMITMENT

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**To make a positive impact beyond our business, in our fields of expertise**





01.  
COMMITMENT

**To be exemplary as a company  
and employer**

We want our workplace to be sustainable, fair, and inclusive. Therefore, key words for us are: **Diversity, flexibility, responsiveness, engagement, and responsibility.**

## A PLACE TO BE YOURSELF

We believe in providing an environment where you can be yourself.

We believe in creating an inclusive and welcoming workplace. That is why we embrace our differences and encourage diversity, an asset which is already part of our company culture.

A diverse team is more creative, innovative and high performing. Therefore it is important that we continue to recognise the power of diversity, which is why we promote gender equality and all forms of diversity among our teams.

**We strive for a gender balance of at least 60/40 at all levels in the Nordic organisation.**

Our objective is not to favour any gender but to aim for a balance. At some levels of our organisation we accomplish this target very well. On others areas we still have room for improvement.

### OUR GENDER BALANCE



We want to have workplace which is attractive for colleagues at **all ages and level of seniorities, with diverse backgrounds culturally, religiously, country of birth etc.**

# SUPPORT YOUNG PEOPLE

As we believe in diversity amongst colleagues, we need to become better at supporting young people below 25 years in thriving within our business. Therefore we want to engage with educational institutions and create career pathways from education to employment, provide training support and opportunities to gain and practice new skills. In 2022 it is a target for us to increase number of colleagues below 25 years.

### HOW OLD WE ARE

≤30 years:	31-50 years:	>50 years:
<b>22.0%</b>	<b>57.7%</b>	<b>20.3%</b>



# PART OF A GLOBAL GROUP

We are a Nordic bank, but we are part of a global Group. It entails that we have colleagues from all parts of the world joining us, for short and long periods, as well as, permanently. It creates an international environment at our offices in Kista, Oslo and Taastrup, where English is the corporate language - but in total we speak nothing less than 25 languages:

**ARABIC, AZERI, BOSNIAN, CHINESE, CROATIAN, DANISH, DUTCH, ENGLISH, FRENCH, GERMAN, HEBREW, HUNGARIAN, ICELANDIC, ITALIAN, JAPANESE, KURDISH, LATVIAN, NORWEGIAN, POLISH, SERBIAN, SPANISH, SWEDISH, TURKISH, URDU AND YIDDISH.**



**WE SPEAK  
25  
LANGUAGES**

We want to provide our colleagues with great flexibility in their lives, **facilitating a sound work-life balance** by the ability to work at our premises and from home.

## **100% COMMITTED TO SMART WORKING**

**100% of our colleagues are able to work from home**, which has been an essential success criteria during Covid-19 lockdowns and -quarantines.

This parameter of flexibility also generates a resilient organisation, which allow us to maintain the ability to serve our customers and partners regardless of unexpected events.



# WE LISTEN TO EACH OTHER

We want to make sure, that our company is a **great place to work**. And if we struggle, we want to know it, we want to act on it, and we want to get back on track fast.

**This is why we introduced the MoodStories app in 2019, which provides all colleagues with the opportunity to rate our mood twice a week.**

Using the app, sharing results, and encouraging an open and transparent dialogue about the factors, which make our company a great place to work, and the factors which can be improved, we empower our colleagues to make a positive impact.

MoodStories enables us to act in a timely manner, to be responsive and pay attention to the most important issues – based on data driven feedback collected systematically every single week.

## THE MOODSTORIES APP

was launched in 2019  
in the Nordics



Today

**91%**

of our colleagues have  
activated the app



# SPREAD THE WORD

We have a **commitment to share knowledge** and examples of initiatives which make a positive impact, in order to increase awareness amongst our colleagues and to create engagement.

We are fortunate to be part of a Group, which already works very ambitiously on company engagement for positive impact and which's acts serve as inspiration.

This year, our Nordic entity joins a new change project at Group level "Engage4Impact", which aims to increase awareness about positive impact and inspire for more actions, not only at company level, but also at individual level, by creating ambassadors across functions and countries.

## COMMUNITIES

**Another way to foster engagement is to build communities internally to co-create and optimise offers and services to our customers and partners.**

Collaboration across departments is an integrated part of our working culture, but at times we reinforce this asset by establishment of more formalised communities. An example of this was when our Global Customer Experience department and Operations joined forces and invited colleagues to propose solutions to three customer pain point challenges, to increase our customer satisfaction even further. A number of proposals were implemented, a process which the proposal owners played an active part in and literally witnessed their ideas being realised.



# BIKE TO WORK

The mental and physical health of our colleagues matters. One way to support this is by organising **events that encourage physical and social activity.**

**We have already organised and participated in a number of “Bike to Work” events, and this year will be no different. The first activity of its kinds was launched already in February by the name: Viking Biking.**

# RESPONSIBLE CONSUMPTION

## - AT WORK

We believe that through more responsible consumption, each of us has the power to make a difference.

**That is why we examine our own consumption pattern, on an ongoing basis.** Single-use cups are history, and we are working towards a stop of plastic and paper usage to the extent possible. We have stopped renewing laptops every three years. Today, we consider the specific needs of the individual before replacing a laptop, and we strive for them to last as long as possible. This year, we will explore the possibilities of donating electronic equipment, that we no longer use, to relevant organisations.

### 100% DIGITAL

For many years, it has been a top priority for us to minimise paper usage, and we strive towards a **100% digital document exchange** flow with our customers. Across the Nordics, we serve more than 300,000 customers. When they sign a contract we encourage e-signing, and **today we have a success rate of 98%.**

We apply the same approach in relation to our customers' payments. Not only does e-billing reduce paper usage, it is far more convenient for our customers. While we work towards our target of being 100% digital, we acknowledge that penetration rates differ across countries. Our Danish customers are front-runners. 99.36% receive their payment notification digitally. 75% of our Swedish customers choose the same, followed by 35% of our Norwegian customers.

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**100%**  
digital document exchange  
flow with our customers



**98%**  
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# CLEAN UP

In our company we like to work together, to be in each other's company and to contribute to **meaningful purposes - also beyond our core business.**

**We all have a responsibility to treat our environment with respect to create a better planet for all. This year we would like to extend our attention to garbage - beyond our own premises - as we will join the World Clean Up event in September.**



## 02. COMMITMENT

**To transform our business,  
operating models and offers**

Covid-19 brought economic uncertainty for many people, including our customers and partners, and our commitment to build a sustainable relationship with all our stakeholders became preeminent.

## RESPONSIBLE SOLUTIONS

We commit ourselves to provide access to our financial services to private individuals, regardless of age or socio-economic profile, at any moment of their life. We commit ourselves to support our customers by a welcoming and transparent dialogue and by providing responsible solutions in all circumstances.

One of the means to do this, is our debt consolidation offer, which most often reduces the size of a customer's monthly payment, interest rate level, as well as, creates savings on fees. By combining several loans into one, a customer will most likely experience getting more money available on a monthly basis while at the same time gaining a better overview of his/her financial situation. That is what we call responsible lending.





# 03.

## COMMITMENT

**To make a positive impact beyond our business, in our fields of expertise**

We are committed to support people on **two essential fields: Financial and digital literacy**. To increase financial literacy and awareness by empowering people with access to knowledge and digital devices, to foster autonomy and responsibility.

## ACCELERATING SELF-SERVICE

Our home banking service is key to accompany our customers remotely and help them achieve self-service operations at a time and place, which is convenient for them. On this note, we eagerly look forward to launch a new app to our Nordic customers during 2022, which will enable us to enhance our services to our customers remarkably.

## BUDGETING AND HOW TO SAVE MONEY

As a responsible bank, we believe that we have an obligation to share knowledge about financial fundamentals, and we use every opportunity to do so. On our websites, by emails and social media channels, our customers find advices on not only budgeting, but also numerous examples of guidance related to everyday life, everyday consumption and everyday savings.



**KNOWLEDGE**



**SELF-SERVICE**



**SAVINGS**

# FINANCIAL LITERACY AND EDUCATION

We have a responsibility to educate **the next generation** in how to manage money responsibly.

In March, we participated in **Global Money Week**, a global awareness-raising campaign organised by OECD/INFE dedicated to improve financial awareness, knowledge and skills of young people.

To celebrate the 10th edition of Global Money Week, we partnered with **JA Europe**, a 2022 Nobel Peace Prize nominee, on this year's theme: "Build your future, be smart about money".

Volunteers from our organisation participated in **two types of actions for young people** coming from all European countries:

1. **Workshop on financial literacy**
2. **Speed dating on career paths**





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