



Questions for your bank

The lending and investment practices of our banks have a global impact which means that your money has a direct impact on the lives of the poor and our world. Here are some questions you can ask your bank to find out whether the impact is positive or negative.

Human Rights

1. Does the bank invest in or lend money to any government or business that fails to uphold basic human rights within its sphere of influence?
2. Does the bank invest in or lend money to any government or business whose links to an oppressive regime are a continuing cause for concern?

Arms Trade

1. Does the bank invest in or lend money to any government or business involved in the manufacture or transfer of armaments to oppressive regimes?

Global Trade

1. Do all the companies the bank lends to have a clear commitment to core labour standards; i.e. the International Labour Organisation (ILO) Conventions? These Conventions are the most widely-accepted standards for minimum labour rights and cover the following issues:
 - a. use of forced labour
 - b. use of child labour
 - c. collective bargaining
 - d. freedom of association
2. What is the bank's policy to lending to, investing in or supporting companies that are the subject of 'continuing criticism' for not complying with core labour standards that it is in a position to influence?
3. Does the bank lend to companies that support irresponsible marketing practices in developing countries?
4. Banks have been accused of making excessive profits from foreign exchange dealing, which relies on currency volatility. Currency volatility can cause financial crises, which particularly affects the poor in developing economies. What ethical considerations does the bank apply to its foreign exchange dealing?

Ecological impact

1. Does the bank invest in or lend money to any government or business whose core activity contributes to:
 - global climate change, through the extraction or production of fossil fuels
 - the manufacture of chemicals which are persistent in the environment and linked to long term health concerns
 - the unsustainable harvest of natural resources, including timber and fish

Genetic Modification

1. Does the bank invest in or lend money to any government or business involved in the development of genetically modified organisms (GMOs)?
2. What impact do these businesses have on developing countries and the environment?