

# Focus on the Consumer Zero Carbon Hub

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# Our **Green** Credentials – the “wise” pillars

**BUILDwise**



**ENERGYwise**



**PAPERwise**



**TRAVELwise**



**WE ACT WISELY**



**AWARD**

We have achieved the Carbon Saver Gold Standard for reducing our carbon emissions over the past 3 years

**WASTEwise**



**WATERwise**



**WORKwise**



# The Lender View



Is it within our policy?

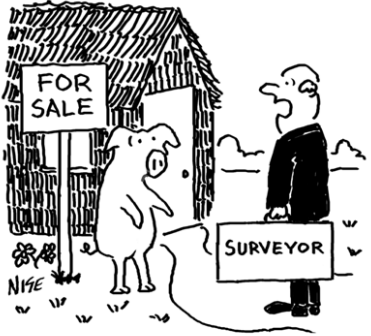


Is the customer's credit record acceptable?



Can the customer afford the payments?

# Policy



Well, it may appear sound, Mr Pig, but in my opinion, a huff or a puff could soon bring the place down

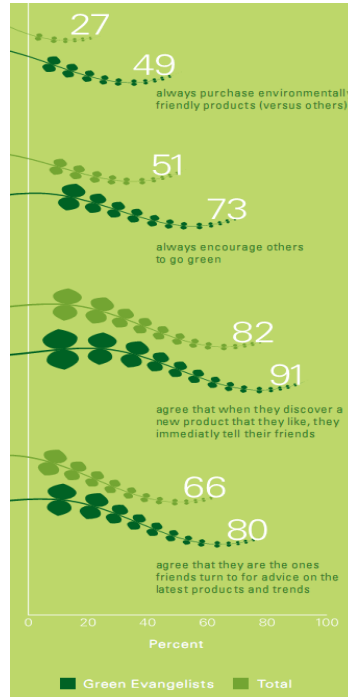
Are we comfortable with the valuation?

What deposit will be required?



# Credit

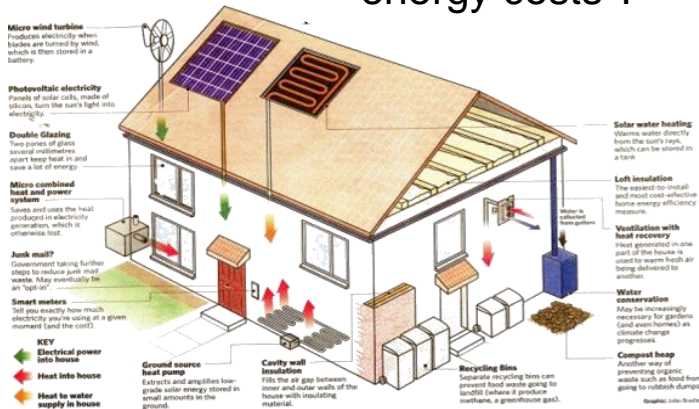
Are green customers likely to behave differently?



# Affordability



## Can we be confident of lower energy costs ?



## Can we build this into the models?



# Our current involvement



Active Supporter

Lending to drive forwards  
with promotional product

Industry engagement  
required for success