NatWest is an international banking group providing financial services to people, families and businesses. They recognise ‘climate’ as a key challenge for their customers and as a more sustainable bank, led by a strong sense of purpose and a commitment to be carbon positive by 2025, they can help customers to thrive through the transition to a low-carbon economy.

1. **Commit**
   Commit to achieving carbon neutrality for direct operations by 2020, and only owning and occupying operational net zero assets by 2030.

2. **Disclose**
   Disclose energy consumption, scope 1, 2 and business-travel emissions publicly. Commit to broaden disclosure to include scope 3 emissions, including emissions associated with water and paper use, waste production and some outsource services by 2030.

3. **Act**
   Implement a decarbonisation roadmap for off-site electricity generation and energy efficiency improvements in owned and occupied buildings, including changes to purchasing, technical and design requirements so that solutions are specified and embedded in all future building investment decisions. Engage landlords and agents around the provision of renewable energy to buildings where NatWest does not procure utilities.

4. **Verify**
   Verify energy consumption and emissions data at asset and portfolio level via independent third party verification.

5. **Advocate**
   Advocate for industry transformation by actively promoting net zero buildings and the Net Zero Carbon Buildings Commitment to business customers in relevant sectors. Continue to develop and support innovative green financing solutions and policies that accelerate the shift to net zero, including requiring 50% of mortgage portfolios to be at an EPC rating of “C” or above by 2030.