

# **SUSTAINABILITY RULES FOR THE PURCHASE AND USE OF PAPER AND DERIVATIVE MATERIALS**

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## **INTRODUCTION**

Paper has an important role in Intesa Sanpaolo's daily operations. We care about the future of our planet's forests and about the environmental impact of paper manufacturing. For this reason we are committed to purchasing, using and recycling paper responsibly, in order to protect forests and the biodiversity within them.

Intesa Sanpaolo is committed to pursuing the following objectives in terms of purchasing and using paper responsibly:

- maximising efficient paper use reducing consumption wherever possible
- using fibres certified by the Forest Stewardship Council (FSC) or equivalent in all cases where the technical requisites do not allow the use of recycled paper
- maximising recycled fibre content, choosing products with high post-consumption recycled fibre content where possible
- choosing products with low environmental impact, treated and bleached without using chlorine or chlorine derivatives
- implementing a waste management system based on waste separation and recycling

## **SCOPE AND TARGET AUDIENCE**

These rules apply to departments responsible for purchasing and managing paper and derivative materials for all the Bank's and the Group's internal and external uses.

The Rules are specifically aimed at:

- Intesa Sanpaolo Group Services Real Estate and Procurement Department
- External Relations Department

## **RULES**

In this regard Intesa Sanpaolo is committed to progressively reducing the use of uncertified virgin paper, and to increasing the use of FSC and ECF/TCF certified paper (or similar brands listed below) and high post-consumption recycled fibre content paper with the Der Blauer Engel eco-label (and as an alternative Nordic Swan Ecolabelling and the European Ecolabel).

These Rules shall apply also to services provided in outsourcing.

### **Efficient paper management**

Efficient use is the first step towards reducing the environmental impact of using paper.

In order to use paper responsibly and efficiently, Intesa Sanpaolo is committed to:

- Increasing efficient paper use, cutting back on its use in processes and internal and external communications, and monitoring and documenting the results achieved.
- Adopting practices to increase efficient paper use, including:
  - replacing printed communication with electronic communication where possible;
  - progressively installing photocopiers, printers and fax machines able to print double-sided copies;
  - raising awareness among employees to encourage them to re-use paper printed only on one side, and materials such as folders, files and boxes;
  - reducing the weight and size of print-outs;
  - bearing in mind the objective of reducing paper use when designing forms;
  - reducing unnecessary mailings (incoming or outgoing) both internally and externally.

## **Use of responsibly sourced products**

Intesa Sanpaolo supports responsible forest management, the protection of biodiversity and ecosystems, and the safeguarding of long-term benefits for forest communities. In order to promote these paper use practices, Intesa Sanpaolo:

- will buy products made using virgin fibres guaranteed by independent third-party certification. The fibres must be traceable for the entire production cycle from forest to finished product, with sufficient documentation providing evidence of the 'Chain of Custody'. For this purpose Forest Stewardship Council (FSC) certification is ideal evidence that the raw materials used originate from sustainably managed forests. Intesa Sanpaolo will also consider other certification schemes, such as the Canadian Standard Association (CSA), Programme for the Endorsement of Forest Certification Schemes (PECF), Sustainable Forestry Initiative (SFI) and American Tree Farm System (ATFS), where FSC certification is not available. Intesa Sanpaolo will evaluate the performance of the various certification schemes on a regular basis, also with representatives of environmental associations, in order to choose the most suitable one
- in countries where this type of product is not available Intesa Sanpaolo will check the origin of the fibres of each product with its vendors and choose vendors who ensure a transparent, reliable Chain of Custody
- will avoid products containing fibres from endangered forests, unspoiled forest land or High Conservation Value Forests.

## **Maximising use of recycled fibres**

Buying paper with a post-consumption recycled fibre content helps the environment in many ways and encourages vendors to increase their stock of ecological products. In order to maximise the recycled fibre content, Intesa Sanpaolo:

- is committed to progressively increasing the use of paper and paper-based products with higher recycled fibre content, mainly from post-consumption products.
- will prefer paper and paper-based products with 100% post-consumption recycled fibre content guaranteed by independent third-party certification. Paper with the eco-label Der Blauer Engel is considered to meet these requirements. Nordic Swan Eco-labelling and the European Ecolabel will also be allowed providing it is specified that the paper is made from 100% recycled fibres.

## **Support for manufacturing and printing methods with a low environmental impact**

Intesa Sanpaolo is committed to reducing the environmental impact of paper manufacturing. In order to promote the use of paper with a lower environmental impact:

- it will choose paper-based products manufactured without using chlorine or chlorine derivatives (ECF/TCF – Elemental/Total Chlorine Free for virgin paper and PCF - Processed Chlorine Free for recycled paper). Products with one of the following eco-labels are presumed to possess the above characteristics: European Ecolabel, Der Blauer Engel and Nordic Swan Ecolabelling;
- wherever possible it will choose paper with a lower whiteness count, in order to reduce the environmental impact of bleaching.

Intesa Sanpaolo is also committed to reducing the risks to health and the environment of printing methods. Therefore the inks, toners, dyes, paints, adhesives, washing agents and wetting solutions used by printers must comply with the relevant EC directives.

## **Waste cycle**

Intesa Sanpaolo aims to recycle paper, the main component of company waste, and has also introduced internal procedures for separating paper waste. For this purpose Intesa Sanpaolo:

- will maintain the internal separate waste collection system, improving it where possible, wherever there is a public separate waste collection system;
- will encourage its personnel to use the separate waste collection system correctly, especially for paper.

## **ACCOUNTABILITY AND AWARENESS RAISING**

Intesa Sanpaolo recognises the importance of disseminating environmental values, and will continue to encourage its personnel, partners, suppliers and clients to implement responsible environmental practices. With regard to these Rules Intesa Sanpaolo is committed to:

- including the results of implementation and the measures adopted to reduce its environmental impact in its Social Report;
- publishing these Rules on its website;
- indicating the type of paper used on all printed matter, except in exceptional circumstances;
- working with its partners and the parties involved – including environmental associations, vendors, and institutional buyers – to progressively increase the use of paper from responsibly managed sources.