Environmental & Social Risk

Process

New business or client
Environmental & Social Risk framework applied to all transactions, products, services and activities

Business or control functions
Identify and assess potential environmental and social risks as part of due diligence processes

No!
Proceed with business

Yes!
Refer to Environmental & Social Risk unit

Potential risk identified?

Risk unit
Environmental & Social Risk unit performs enhanced due diligence

Enhanced due diligence
Includes inquiring how a company manages environmental and social risks, desk research, interaction with companies

According to standards and guidelines

Controversial activities and areas of concern

Environmental and social performance

Yes!
No!

Declined

Escalation to senior management

Potential significant risk?

Yes!
No!

Approved (with qualifications)