



# The Do What Matters Plan

## Goal

Helping people have Money Confidence



Customers

Treating businesses fairly and helping them grow



Businesses

Creating a truly inclusive workplace



Colleagues

Working locally with our communities to help them thrive



Communities

Reducing our impact on the environment while helping customers and partners do the same



Environment

## Aiming to achieve

- Help our customers feel more confident about managing their money
- Share our expertise with our customers so they can make the most of their money
- Support our customers through times of financial difficulty

- Help small businesses survive and thrive
- Treat every business supplying goods and services to TSB fairly and consistently
- Foster greater diversity among entrepreneurs and small business owners

- Create a TSB for everyone through our behaviours and ways of working
- Build a diverse and balanced workforce that reflects the customers we serve
- Put accessibility at the heart of our approach to inclusion and building confidence to have conversations on mental health internally and with customers
- Support social mobility in local communities

- Help improve money confidence in every local community through active partnerships
- Raise funds and support good causes in every local community where TSB teams operate
- Celebrate the values and achievements of local communities

- Reduce the environmental impact of our own operations with the aim to become net zero by no later than 2030
- Help customers reduce their direct and indirect impact on the environment
- Create a more environmentally-focused workforce at TSB, with green teams promoting an environmentally alert culture
- Collaborate with suppliers to deliver meaningful and beneficial environmental programmes

## Actions we will take

- Deliver a programme of money confidence education that customers can access online and in branch, covering relevant subjects, including digital banking and managing their finance needs
- Deliver one million Customer Confidence meetings over three years, through branch, telephone and video banking
- Refund every TSB customer who is an innocent victim of fraud

- Deliver a programme of events, initiatives and support to help businesses survive and thrive
- 95% of SME suppliers paid within 10 days of receiving an invoice and become signatories of prompt payment code by the end of 2020
- Engage with 15,000 female business owners in 2020 through the She's Got This campaign, in partnership with Enterprise Nation

- Every TSB line manager to understand their unconscious biases and have mental health awareness training by end 2021, with at least 20% of our people using the mental health tool to support their wellbeing by end of 2020
- Achieve Level 2 Disability Confident Employer status in 2020, progressing to achieve Level 3 Disability Leader status
- Maintain an intersectional Inclusion network, with executive level sponsors for BAME, Disability, LGBT+ and Gender Balance
- 45% of senior roles held by women by end 2025 in line with our commitment to the Women in Finance Charter
- Improve access, outreach and recruitment based on the benchmarking assessment provided by the Social Mobility Foundation

- Support those in financial difficulty, improve money confidence at a local level, and upskill communities in digital banking through local programmes and partnerships
- By the end of 2020, enable every TSB branch and office team to support digital fundraising campaigns for projects that matter in their local communities and boost money confidence
- Deliver more than 7,000 colleague hours volunteering by the end of 2021
- Fund future projects by each TSB Community Spirit Award winner at the Pride of Britain, Scotland, Birmingham and Manchester awards

- Purchase 100% of TSB's electricity from renewable sources by end of 2020
- Reduce TSB business travelling by 50% by 2021
- Reduce overall paper consumption 25% by 2023
- Develop green banking products that are engineered to offset emissions when moving home by end of 2021
- Establish partnerships with 5 key suppliers to help deliver new environmental investments and green business plans by end of 2021