

Green SME Fund Eligibility Guide

**Understanding how Small and
Medium Enterprises can benefit
from the Green SME Fund**

**Small Business Lending
for green activities**



HSBC UK

| Opening up a world of opportunity

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How to use this guide

This guide has been designed to support you in understanding whether you are able to benefit from accessing the HSBC UK Green SME Fund.

You do not need to read every page, the guide is intended to be **used interactively** in electronic form. To help you easily navigate through the document and to quickly identify the green activities you plan to utilise, we have incorporated 'click-through' functionality for ease of use.

Here is a brief description of the key sections.

Quick links

Typical activities we've seen our customers use the fund to finance since launch are:



[Solar](#)
[P9](#)



[Energy efficiency](#)
[P16](#)



[Battery Electric Vehicles](#)
[P34](#)

Are you eligible?

You can review the three key criteria to determine if you can apply for a loan using the HSBC UK Green SME fund.

What can I use the fund for – Green Criteria?

You can explore the 11 green categories that can be funded by using the HSBC UK Green SME fund.

- Only the activities listed in this guide are eligible.
- On the page, you can easily navigate to each category by clicking on the name.
- [Pure Play Green Businesses](#) can be eligible.

What activities can be funded?

On these pages, you can review the specific activities that can be funded by using the HSBC UK Green SME fund.

- You can navigate to further information on each activity and evidential requirements by clicking on the activity name.

Explore activities

You can explore examples of how you can utilise the activities and our evidential requirements needed to benefit from the 1% cashback.

Evidence submission

The evidence you submit may be multiple documents or could be one document that satisfies all relevant evidence requirements e.g. where an invoice contains appropriate product specification details.

To qualify for the cashback you must meet the following criteria

Drive business strategy and competitiveness

- You are a trading business in the United Kingdom with annual turnover of less than £25,000,000 (twenty-five million pounds).
- If you are part of a wider group, your wider business group must have annual turnover of less than £25,000,000 (twenty-five million pounds).
- Available to SMEs in the UK with a turnover of up to £25m, the 1% cashback is available to customers who can evidence that at least 90% of their term loan has been applied for “green” purposes under the Eligibility Criteria. The cashback payment is calculated as 1% of the aggregate drawdowns in the 12-month period after the first drawdown.

The use of proceeds must align to the HSBC UK Green SME Fund Eligibility Criteria

- At least 90% of the Relevant Loans are applied towards a purpose which is classified as “green” lending in accordance with our HSBC UK Green SME Fund Eligibility Criteria (the ‘Green Criteria’).

Size of loan

- Loans start from £1,000, or £50,000 for asset finance, with a maximum potential loan value of £300,000.
- Your loan facility letter must have been signed/executed after 17 January 2022, being the launch date of the Fund.
- For loans of £10k and below a Representative 11.3% APR applies. For loans between £10k and £25k a Representative 7.1% APR applies.



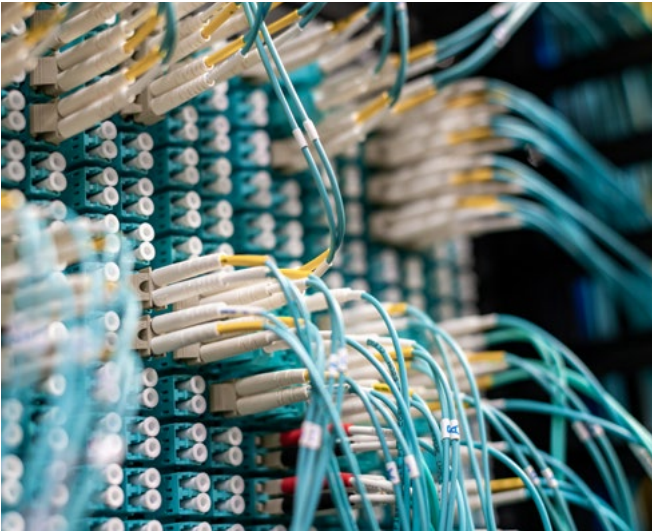
If you potentially are eligible for the cashback payment we will contact you on or around the date your loan documentation is issued to you and provide further details about eligibility criteria and how to apply. To qualify for the cashback payment, suitable evidence must be provided to demonstrate that the use of proceeds meets the green criteria for the activity(ies) you are aligning to. You will need to submit the evidence to our online portal by no later than the end of the Relevant Period (12 months from the date of the first drawdown). Terms and conditions apply. If you do not receive a letter specifically confirming your loans may be eligible for a cashback payment then you will not be able to apply for a cashback payment. We have provided guidance as to the type of evidence that will be required to meet cashback eligibility. Should the evidence not be clear we may ask for additional information.

Use case examples

Use case 1

A self-employed electrician working in London would like to borrow **£25,000** to purchase an electric van. This will enable her to drive an efficient vehicle and reduce costs through congestion charge areas and ultra-low emission charges. She would like to use the HSBC UK Green SME Fund to access the cashback. As more than **90%** of the loan was used for eligible purposes, the cashback will be provided on the total loan which equates to **£250**.

If less than 90% of the loan is used for an eligible purpose then no cashback will be payable.



Use case 2

A regional mid-sized pizza delivery company is looking to assess key aspects of its value chain and has identified a number of opportunities to reduce its impact on the environment. Upon review, the company has decided to utilise the HSBC UK Green SME fund to pursue carbon reducing activities across its production and distribution channels.

Retrofitting solar panels to production facilities to support a generation of renewable energy will cost **£10,000** and upgrading vehicles to fully electric will cost **£120,000**. Total approved loan **£130,000**. As at least **90%** of the loan was used for eligible purposes they will receive cashback on the total loan value which equates to **£1,300**.

If less than 90% of the loan is used for an eligible purpose then no cashback will be payable.



Use case 3

A farmer would like to borrow **£157,000** to purchase a direct seed drill. This will decrease the amount of soil erosion and therefore carbon released from his soil and reduces the need of chemical fertilizer. As more than **90%** of the loan was used for eligible purposes, the cashback will be provided on the total loan which equates to **£1,570**.

If less than 90% of the loan is used for an eligible purpose then no cashback will be payable.



How can the Green SME Fund help you?

- To help you achieve your environmental and sustainability goals, we have launched our Green SME Fund. This £500m fund is available for businesses with turnover of less than £25m and will be used to offer loans to support your investment in green activities. When you show us that you've used the funding to help reduce your carbon emissions, we'll give you 1% cashback on the loan amount.
- **This guide sets out the green activities that are eligible for the cashback offer and the evidence you'll need to supply.**
- Building upon our existing sustainability aligned product, SMEs are now able to access additional funding for their green activities. **The HSBC UK Green SME Fund** has been designed to help you access funding to support your sustainability journey. The eligible activities and evidential requirements to access the fund are laid out in this guide.

Today we finance a number of industries that significantly contribute to greenhouse gas emissions. We have a strategy to help our customers to reduce their emissions and to reduce our own. For more information visit www.hsbc.com/sustainability

Key benefit to you:



Cashback of **1%**
of the aggregate
drawdowns in the
first year

“Businesses of all sizes and sectors have a role to play in the journey to net zero. We're committed to working with our customers to build a greener economy and help remove the barriers they may face in the transition to net zero.”

Stuart Tait, Head of Commercial Banking, HSBC UK

“We want to help businesses seize the opportunities and growth potential that environmental sustainability offers.”

Ian Stuart, CEO, HSBC UK

Green Criteria

This document, the HSBC UK Green SME Fund Eligibility Guide, has been designed to provide SMEs with guidance on how they can access the benefits of the HSBC UK Green SME Fund outside of our Green Loan proposition. The green activities for both products are identical, but this document has additional detail and contains guidance as to what the evidence requirements are for each category.

Our Green Loan proposition framework is applicable for loans of £300,000 or more and is titled HSBC's Eligible Criteria for Green Activities. Green Loans must meet the requirements of all four core components of the Green Loan Principles. If you wish to discuss Green Loans please contact your Relationship Manager.

Through accessing the HSBC UK Green SME Fund, you are able to finance activities across the categories detailed on this page.

Select a category to learn more.



[Renewable energy](#)
[P8](#)



[Energy efficiency](#)
[P16](#)



[Pollution prevention and control](#)
[P22](#)



[Environmentally sustainable management of living natural resources and land use](#)
[P25](#)



[Terrestrial and aquatic biodiversity conservation](#)
[P31](#)



[Clean transportation](#)
[P33](#)



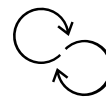
[Sustainable water and wastewater management](#)
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[Climate change adaptation](#)
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[Eco-efficient and/or circular economy](#)
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[Pure play green businesses](#)
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Renewable energy

Renewable energy is energy that is collected from resources that unlike fossil fuels, are naturally replenished within a human timescale.

Allowable activities

Select each activity to understand potential use cases and evidence requirements...



Solar
P9



Wind
P10



Hydro
P11



Energy from waste
P12



Deep geothermal
P13



Heat pumps
P14



Transmission and
distribution lines
P15



Benefits

- Reduced CO₂e emissions.
- Contribution towards the net zero target.
- Improved reputation.
- Increased business resilience as a result of climate change-related transition risk.
- Marketability of business due to climate change action.
- Overhead reduction.

Solar

Conversion of energy from sunlight to electricity e.g., through the use of solar panels or solar water heating systems.



What can I use this for?

- Purchase and installation of solar panels to your commercial property or land.
- Purchase and installation of solar lighting around your commercial property.
- Purchase and use of portable photovoltaic (PV) chargers to keep electric devices such as phones and tablets charged when on the go.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide both of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

Where part of a design, build and installation project:

- Project planning documentation that includes assessment by a third party environmental consultant. This documentation should include, or be supplemented with evidence including:
 - Confirmation of your business being directly involved in the project, and your role.
 - The value of proceeds being utilised toward the project.
 - Evidence that the project has met recognized civil engineering standards or certifications such as CEEQUAL (Good and above) or equivalent.

Wind

Use of air flow through wind turbines to generate energy.



What can I use this for?

- Purchase and installation of wind turbines on commercially owned land.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

Where part of a design, build and installation project:

- Project planning documentation that includes assessment by a third party environmental consultant. This documentation should include, or be supplemented with evidence including:
 - Confirmation of your business being directly involved in the project, and your role.
 - The value of proceeds being utilised toward the project.
 - Evidence that the project has met recognized civil engineering standards or certifications such as CEEQUAL (Good and above) or equivalent.

Hydro

Use of water flow to generate electricity.



What can I use this for?

- Purchase and installation of small-scale or micro-scale hydropower facility (less than 25MW).
- Purchase/construction of a river dam that generates hydro electricity whilst not impacting people's right to use the water.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

Where part of a design, build and installation project:

- Project planning documentation that includes assessment by a third party environmental consultant. This documentation should include, or be supplemented with evidence including:
 - Confirmation of your business being directly involved in the project, and your role; and
 - The value of proceeds being utilised toward the project.

Energy from Waste

Process of generating energy in the form of electricity and/or heat from the primary treatment of waste.



What can I use this for?

- Purchase and installation of thermal treatment technologies in your energy recovery facility/waste incineration plant to convert waste into energy.
- Purchase and installation of anaerobic digestion systems to harness the natural biological processes and use available biomass (e.g., food wastes, animal slurries, waste feedstocks) to produce renewable methane which can be used to produce electricity, heat or vehicle fuel.
- Investment in combustion systems whereby residual biomass waste is burnt at 850°C and the energy is recovered as electricity or heat.
- Investment in gasification and pyrolysis systems where fuel is heated with little or no oxygen to produce “syngas” which can be used to generate energy.
- Projects with direct emissions of 100gCO₂/kWh or less are eligible.
- Commonly eligible feedstock includes: Sewage, manure, wastewater. Landfill gas capture. Sugar cane bagasse. Low-grade wood fibre pellets, sawdust and other wood industry by-products, subject to recognised industry certifications. Municipal solid waste.
- Exclusions to gasification and pyrolysis systems include:
 - Use of feedstock that competes with food production or decreases forestation, biodiversity, or carbon pools in soil.
 - Production of feedstock intended for petrochemical manufacturing.
 - Use of petroleum-based feedstock (e.g., plastic).
 - Feedstock transported over significant distances.

- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier’s details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

Where part of a design, build and installation project:

- Project planning documentation that includes assessment by a third party environmental consultant. This documentation should include, or be supplemented with evidence including:
 - Confirmation of your business being directly involved in the project, and your role; and
 - The value of proceeds being utilised toward the project.

Deep geothermal

Geothermal technology harnesses energy to provide surface heating (and cooling) and steam-generated power.



What can I use this for?

- Purchase and installation of technologies for deep geothermal heating to generate renewable energy:
 - Steam power plants that use very hot steam and water resources to turn turbines which drive generators and produce energy.
 - District and Commercial Heating Plants. Depending on the temperature achieved in the geothermal reservoir, the water extracted can be used to provide heat through a district heating network or connected to other large heat load. Projects are ineligible if the application of the technology is in the fossil fuel industry.
- Projects with direct emissions of 100gCO₂/kWh or less are eligible.
- Projects are ineligible if the application of the technology is in the fossil fuel industry.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

Where part of a design, build and installation project:

- Project planning documentation that includes assessment by a third party environmental consultant. This documentation should include, or be supplemented with evidence including:
 - Confirmation of your business being directly involved in the project, and your role; and
 - The value of proceeds being utilised toward the project.

Heat pumps

Extracting heat from natural sources and concentrating it to obtain a higher temperature.



What can I use this for?

- Purchase and installation of heat pumps to reduce reliance on fossil fuel methods to generate heat. This could be through:
 - Ground source heat pumps to obtain heat energy through pipes buried in the ground.
 - Air source heat pumps to obtain heat from the ambient air by using a fan unit located outside the building. The pump will convert heat from the air into more useful energy through a heat exchanger system.
 - Water source heat pumps to utilise the heat from a pond, lake, river, stream or other body of water to provide heating for nearby homes.
- Investment in a development or re-development of housing or real estate by utilising heat pump technology.
- Projects are ineligible if the application of the technology is in the fossil fuel industry.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

Where part of a design, build and installation project:

- Project planning documentation that includes assessment by a third party environmental consultant. This documentation should include, or be supplemented with evidence including:
 - Confirmation of your business being directly involved in the project, and your role; and
 - The value of proceeds being utilised toward the project.

Transmission and distribution Lines

Installation of infrastructure to connect renewable energy to the grid.



What can I use this for?

- Investment in transmission and distribution power lines installation.
- Investment in transmission and distribution power lines maintenance.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.
- Evidence that at least 80% of the grid is powered by renewables.

Where part of a design, build and installation project:

- Project planning documentation that includes assessment by a third party environmental consultant. This documentation should include, or be supplemented with evidence including:
 - Confirmation of your business being directly involved in the project, and your role; and
 - The value of proceeds being utilised toward the project.

Energy efficiency

The goal to reduce the amount of energy required to provide products and services and reduce the impact of harmful greenhouse gas emissions.

Allowable activities

Select each activity to understand potential use cases and evidence requirements...



Energy storage
P17



District heating
P18



Smart grids technology
P19



Retrofitted flywheels to vehicles
P20



LED lighting
P21



Benefits

- Reduced CO₂e emission.
- Contribution towards the net zero target.
- Improved reputation.
- Increased business resilience as a result of climate change-related transition risk.
- Marketability of business due to increased energy efficiency than peers.
- Overhead reduction.

Energy storage

Capture of energy produced by various sources and storing it in a battery for later use.



What can I use this for?

- Purchase and installation of energy storage systems that are designed to store energy for later use. This can include:
 - Mechanical storage such as utilising compressed air to create a potent energy reserve or flywheels that harness rotational energy to deliver instantaneous electricity.
 - Thermal through the use of capturing heat and cold to create energy on demand.
 - Battery energy storage system installation to retain energy for later use on demand.
 - Other chemicals such as hydrogen storage.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

Where part of a design, build and installation project:

You will need to provide:

- Evidence relating to clean energy efficiency and low environmental impact provided in either:
 - Planning permission submission.
 - A report by qualified engineers.
 - A Certification assessment report.

Please note: Project evidence should include, or be supplemented with documentation to confirm your business's role in the project and the use of loan proceeds through your direct financial contribution.

District heating

The generation of heating at a centralised location and distribution across multiple different buildings.



What can I use this for?

- Investment in a district heating system that utilises renewable energy and waste heat generated by business activities, reducing overall company emissions.
- Investment in a development or re-development of a housing estate by utilising district heating technology.
- Investment in district heating plants serving hospitals or industrial customers.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.

- Invoice date.
- Clear description of the goods and services provided.
- Clear evidence of the supplier's details.
- The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.
- Evidence that the district heating network is not a fossil fuel-based district heating network.

Where part of a design, build and installation project:

- Projects involving the installation of a distribution network so long as evidence that at least 50% of the grid is powered by renewables and/or waste heat.
- Projects involving the generation of heating/cooling and transmission & distribution should be 100% powered by renewables and/or waste heat.

You will also need to provide:

- Evidence relating to clean energy efficiency and low environmental impact provided in either:
 - Planning permission submission.
 - A report by qualified engineers.
 - A Certification assessment report.

Please note: Project evidence should include, or be supplemented with documentation to confirm your businesses role in the project and the use of loan proceeds through your direct financial contribution.

Smart grids technology

Digital technology that allows two-way communication between the utility company and its customers.

This includes use of smart meters and smart appliances.



What can I use this for?

- Save energy and heat across your business locations through the use of smart appliances e.g., fitting multiple smart sensors to measure the exact temperature and determine how to heat your properties efficiently.
- Purchase and installation of smart grid technology components including:
 - Sensing and monitoring technologies for power flows.
 - Digital communications infrastructure to transmit data across the grid.
 - Smart meters with in-building display to inform energy usage.
 - Coordination, control and automation systems.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
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- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

Where part of a design, build and installation project:

You will need to provide:

- Evidence relating to clean energy efficiency and low environmental impact provided in either:
 - Planning permission submission.
 - A report by qualified engineers.
 - A Certification assessment report.

Please note: Project evidence should include, or be supplemented with documentation to confirm your businesses role in the project and the use of loan proceeds through your direct financial contribution.

Retrofitted flywheels to vehicles

A system that stores kinetic energy by spinning a mass at high speed.



What can I use this for?

- Purchasing and retrofitting flywheel technology. This works by attaching a flywheel (a heavy wheel) to a rotating shaft in order to smooth out the delivery of power from a motor to a machine. The inactivity of the flywheel opposes the fluctuations in the engine speed and stores this excess energy for when it is needed.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

LED lighting

Utilising energy efficient LED lighting within your business.



What can I use this for?

- Retrofitting your commercial properties to upgrade to energy efficient LED lighting.
- Upgrading street/yard lighting to LED bulbs.
- This can create cost savings as well as lower carbon intensity through the use of efficient lighting.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

Where part of a design, build and installation project:

- Evidence relating to clean energy efficiency and low environmental impact provided in either:
 - Planning permission submission.
 - A report by qualified engineers.
 - A Certification assessment report.

Please note: Project evidence should include, or be supplemented with documentation to confirm your businesses role in the project and the use of loan proceeds through your direct financial contribution.

Pollution prevention and control

Reduction of emissions as a result of human activity that may be harmful to health or the quality of the environment and the Earth's ecosystems.

Allowable activities

Select each activity to understand potential use cases and evidence requirements...



Reduction of
air emissions
and greenhouse
gas control
P23



Soil remediation
P24



Benefits

- Commitment to environmental protection.
- Cleaner working environments.
- Increased opportunities for business development.
- Reduced levels of direct GHG emissions.

Reduction of air emissions and greenhouse gas control

Developing processes to reduce GHG emissions in a company's value chain, or through retrofit of existing facilities that lead to a lower GHG footprint.



What can I use this for?

Please refer to **Renewable Energy**, **Energy Efficiency** and **Clean Transportation** sections to check if your eligible activity aligns to these categories.

- Investment in installation of renewable energy sources such as solar, wind, hydro, deep geothermal.
- Purchase and use of energy efficient solutions within your business such as energy storage, LED lighting, Smart grid technologies, etc.
- Funding of cycle to work schemes, demonstrating to your employees your commitment to a green transition.
- Purchase of clean energy transportation, reducing the company's overall company carbon emissions.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.
- Projects related to fossil fuel-based projects (including carbon capture and storage from fossil fuel power generation) are ineligible.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g. product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

Where part of a design, build and installation project:

Project planning documentation that includes assessment by a third-party environmental consultant. This documentation should include, or be supplemented with evidence including:

- Confirmation of your business being directly involved in the project, and your role.
- The value of proceeds being utilised toward the project.
- Evidence that the project has met recognized civil engineering standards or certifications such as CEEQUAL (Good and above) or equivalent.

Soil remediation

Process to revitalise soils that have been contaminated by pollutants.



What can I use this for?

- Investment in technologies for all stages/types of soil remediation including bioremediation, chemical oxidation, stabilisation, soil washing, thermal desorption.
- Purchasing products and soil remediation such as soil stabilisation immobilising agents.
- Investment in biological treatment/bioremediation using bacteria.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

AND

- A report issued by a third party or reputable academic evidence to determine the purpose and effectiveness of the systems and enhancements.

Environmentally sustainable management of living natural resources and land use

Using natural resources and land in a way and at a rate that enhances the resilience of ecosystems and the benefits they provide.

Allowable activities

Select each activity to understand potential use cases and evidence requirements...



[Environmentally sustainable agriculture and animal husbandry](#)
P26



[Climate smart agriculture](#)
P27



[Precision agriculture](#)
P28



[Hydroponics/ Aquaponics](#)
P29



[Climate smart forestry](#)
P30



Benefits

- Protecting natural ecosystems.
- Climate resilient business model.
- Access to additional customers.
- Access to potential grants.
- Contribution towards the net zero target.

Environmentally sustainable agriculture and animal husbandry

Meeting society's food and textile needs in the present without compromising the ability of future generations to meet their own needs.



What can I use this for?

- Investing in digital tools such as moisture sensors, drones, smart irrigation and contour mapping to produce food more sustainably.
- Purchase and use of sustainable pesticide and fertiliser alternatives for healthier productivity.
- Investment in crop rotation strategic technologies and the adoption of agroforestry practices for increased productivity.
- Investing in the agricultural reselection of cattle breeds that are more adapted to their environment and as such enhance productivity and reduce emissions intensity of farming practices.
- Investment in systems to pursue lower emissions for each calorie or kilo of food produced, avoid deforestation from agriculture and identify ways to absorb carbon out of the atmosphere.
- Investment in efficient management and storage of silage which reduces the need for 'bought' animal feed.
- Investment in activities to enable barn dried/stored crops which avoid waste and maintain quality.
- Investment in the control of agricultural pollution such as slurry storage to reduce water pollution and control odours and gasses.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Where a direct purchase:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide one of the following:

- Evidence that projects invested are aligned to or certified with:
 - EU Organic label.
 - EU Ecolabel.
 - USDA Organic label.

OR

- A report issued by a third party or reputable academic evidence to determine the purpose and effectiveness of the systems and enhancements.

OR

- For all activities in this category, confirmation of implementation obtained by Agriculture Relationship Manager during a site visit.

Climate smart agriculture

Transforming and reorienting agriculture systems to support development under the new realities of climate change.



What can I use this for?

- Investing in agricultural water efficient irrigation systems such as drip irrigation to reduce your water consumption and improve energy efficiency associated with the water use.
- Investing in soil monitoring and irrigation scheduling systems to improve water and energy efficiency.
- Purchasing and using perennial crops and grass species that promote carbon sequestering for increased productivity.
- This can help to produce higher quality and higher yield food to improve nutrition security and boost incomes.
- Purchase and use of sustainable feed management, enteric fermentation and manure management.
- Investing in producing low-carbon feed from crop waste by converting crop residues from rice and citrus fruits into nutritious feed for small ruminants. Low-carbon feed aims to reduce greenhouse gas emissions that would come from burning these by-products.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Where a direct purchase:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide one of the following:

- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

OR

- A report issued by a third party or reputable academic evidence to determine the purpose and effectiveness of the systems and enhancements.

OR

- For all activities in this category, confirmation of implementation obtained by Agriculture Relationship Manager during visit.

Precision agriculture

Strategies and tools that allow farmers to optimise and increase productivity.



What can I use this for?

- Investment in field mapping and yield software and/or satellite crop monitoring to allow constant monitoring of health of fields and prompt targeted efficient action for increased crop productivity and lower carbon footprint.
- Investment in soil monitoring and irrigation scheduling systems and variable rate seeding machinery to improve harvest.
- Investment in digital tools that help you monitor and maximise resources, such as GPS, GNSS, Mobile Devices and Apps; weather and nitrogen modelling systems.
- Investment in tractor guidance technology and/or autonomous vehicles and field robots.
- Investment in cover crops integrated into the main crop rotation.
- Investment in other precision agriculture technologies such as direct drilling, drones, robotics and sensors to optimise crop inputs such as water, fertilizer or chemicals such as herbicides and growth regulators through variable rate applications.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Where a direct purchase:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide one of the following:

- Evidence that the equipment and technology purchased or developed will only be utilised for the purposes of resource efficiency.

OR

- For all activities in this category, confirmation of implementation obtained by Agriculture Relationship Manager during a site visit.

Hydroponics/Aquaponics

Organic cultivation of plants and animals together in a re-circulating closed system (water tank), using water instead of potting mixes.



What can I use this for?

- Investing in projects certified with the Aquaculture Stewardship Counsel label, Global Sustainable Seafood Initiative, Best Aquaculture Practice, or Marine Stewardship Counsel label.
- Investment in technology and equipment that allows for the implementation of hydroponic agriculture, resulting in significantly reduced water usage.
- Purchasing and growing plants which can be grown using hydroponic solution.
- Investment in technology and equipment that allows for the implementation of aquaponic agriculture to cultivate fish and vegetables.
- This can produce a greater amount of food using significantly less water, land and labour, reducing the company's water usage and emissions.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Where a direct purchase:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide one of the following:

- Evidence that projects invested are aligned to or certified with:
 - Aquaculture Stewardship Counsel label.
 - Marine Stewardship Counsel.
 - Global Sustainable Seafood Initiative.
 - Best Aquaculture Practice.

OR

- A report issued by a third party to determine the purpose and effectiveness of the systems and enhancements.

Climate smart forestry

Increasing climate benefits from forests such as removing GHG emissions, active forest management.



What can I use this for?

- Investing in projects certified with the Forest Stewardship Council or the Programme for the Endorsement of the Forest Certification.
- Investment in afforestation projects designed to reduce and/or remove greenhouse gas emission to support the mitigation of climate change.
- Purchasing and use of climate-friendly minerals to improve forest soil.
- Adapting forest management to build resilient forests.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Where a direct purchase:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide one of the following:

- Evidence that projects invested are aligned to or certified with:
 - Rainforest Alliance Certified.
 - UTZ Certified, Forest Stewardship Council or the Programme for the Endorsement of the Forest Certification.

OR

- A report issued by a third party to determine the purpose and effectiveness of the systems and enhancements.

Terrestrial and aquatic biodiversity conservation

Conservation and protection of ecosystems, living creatures and habitats found on land or in water.

Allowable activities

Select each activity to understand potential use cases and evidence requirements...



[Conservation projects](#)
[P32](#)

Benefits

- Improved reputation.
- Demonstrated commitment to environmental protection.
- Compliance with environmental legislation.

Conservation projects

Projects to maintain terrestrial, marine and freshwater ecosystems and biodiversity.



What can I use this for?

- Examples include, but are not limited to purchases and installation of:
 - Living walls.
 - Wild gardens.
 - Green roofs.
 - Tree plantation.
 - Wood debris habitat creation.
 - Riverine habitat creation.
 - Bee/bumblebee habitat creation.

These projects are able to reduce atmospheric carbon and support biodiversity as well as being designed in a way that can look aesthetically pleasing.

- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide:

- (where contributing to a conservation-related project) Details of conservation project along with initiatives, objectives and evidence to prove your contribution as a result of the use of funds from this loan.

Please note: Project evidence should include, or be supplemented with documentation to confirm your businesses role in the project and the use of loan proceeds through your direct financial contribution.

Clean transportation (both public and private)

Utilises technology to replace or reduce the direct use of fossil fuels, which generate greenhouse gas emissions.

Allowable activities

Select each activity to understand potential use cases and evidence requirements...



Battery electric vehicles
P34



Hybrid electric vehicles
P35



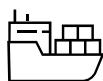
Rail freight
P36



Rail passenger
P37



Transport powered by alternative fuel sources
P38



Non-motorised
P39



Infrastructure for clean energy vehicles
P40



Benefits

- Reduced CO₂e emissions.
- Contribution towards the net zero target.
- Improved reputation/attract investors and best talent.
- Reduced variable overheads.
- Access to business opportunities which operate green value chains.
- Increased business resilience e.g., to supply-demand impact.

Battery electric vehicles

Vehicles that utilise rechargeable battery packs and electronic motors.



What can I use this for?

- Purchasing electric vehicles.
This could be for individual vehicle purchase or updating your vehicle fleet from internal combustion engine to electric motors.
- Purchase of electric scooters and electric bikes.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided to demonstrate that the vehicle purchased is fully battery powered.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

Hybrid electric vehicles

Any type of hybrid vehicle that combines a conventional internal combustion engine system with an electric propulsion system.



What can I use this for?

- Purchasing 'Ultra-Low Emission Vehicle' (ULEV) hybrid electric vehicles.
A ULEV is any vehicle that emits less than 75g/km CO₂.
This could be for individual vehicle purchase or updating your vehicle fleet from solely internal combustion engine to hybrid electric.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Evidence that the purchased vehicle has a carbon intensity of 75gCO₂e/p-km or less. Note, this does not need to be a separate document, this detail can be included in the invoice.

Rail – freight

Transport of cargo through the use of railroads.



What can I use this for?

- Purchase of equipment and materials to build additional railroads and purchase of railway vehicles.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Rail – passenger

Transport of passengers through the use of railroads.



What can I use this for?

- Investment in assets that support rail passenger transportation.
- Investment in season loan tickets accessible for all employees to encourage public transport usage to demonstrate the company's commitment to a green transition.
- Investment in schemes to subsidise public transport for employees to encourage rail usage.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Transport powered by alternative fuel sources

Vehicles that are powered by alternative sources of fuels other than fossil fuels.



What can I use this for?

- Investing in transport powered by alternative sources of fuel (e.g. green hydrogen).
This can significantly reduce greenhouse gas emissions when compared to fossil-based fuels such as petroleum or diesel.
Note, biogas is not eligible.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- (where the invoice does not specify) Evidence to demonstrate the vehicle is powered by alternative fuel sources e.g., vehicle specification. Note, this does not need to be a separate document, this detail can be included in the invoice.
- Evidence that biofuel usage does not compete with food production or decreases forestation, biodiversity or carbon pools in soil.

Non-motorised

Bicycles, rickshaws, push scooters, handcarts.



What can I use this for?

- Purchase of non-motorised vehicles for local delivery purposes.
- Purchase of rickshaws for local passenger transportation business.
- Investment in cycle to work schemes for employees and bike storage facilities to encourage employees to cycle to work.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

Infrastructure for clean energy vehicles

Installation of infrastructure that supports clean energy vehicles and as such the reduction of harmful emissions.



What can I use this for?

- Purchase and installation of Electric Vehicle charging points for public use.
- Purchase and installation of Electric Vehicle charging points across your business premises.
This can provide you with the ability to sign up to Workplace Charging Schemes that your energy provider may offer. Additionally, this can reduce your indirect business emissions through providing your employees with the ability to transition their personal vehicles to be fully electric.
Note, projects are ineligible where the systems and infrastructure are used primarily for the transportation of fossil fuels.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Evidence that the infrastructure is not used primarily for the transportation of fossil fuels.

Sustainable water and wastewater management

Includes processes and actions required to manage the prevention of water and wastewater pollution, water purification, and sustainable water use.

Allowable activities

Select each activity to understand potential use cases and evidence requirements...



Wastewater treatment
P42



Water treatment
P43



Sustainable infrastructure for clean/drinking water
P44



Urban drainage systems and river training
P45



Flooding mitigation
P46



Benefits

- Helping preserve environment and reduce climate risk impact.
- Helping to reduce risk of disease.
- Reduce negative impact of climate change on your business.
- Enhance your product offering based upon the application of sustainable water techniques e.g., at new build home developments.

Wastewater treatment

Process of removing contaminants from wastewater to convert it into an effluent that can be returned to the water cycle.



What can I use this for?

- Investment in plant and machinery to support the evaluation and treatment of industrial wastewaters and effluences from manufacturing. This could include purchasing the solutions to support the various stages of wastewater treatment including:
 - Physical water treatment.
 - Biological treatment.
 - Chemical treatment.
 - Sludge management.
- Purchase and Installation of wastewater treatment solutions at:
 - Sewage Treatment Plants (STPs) – plants which remove sewage waste for households and commercial buildings.
 - Effluent Treatment Plants (ETPs) – plants which treat industrial effluent.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Compliance with the Environment Agency's regulations for wastewater treatment works, treatment monitoring and compliance limits.
- Evidence that wastewater treatment projects are not related to fossil fuel production.

Water treatment

Process that involves improving the quality of water to make it appropriate for a specific end-use.



What can I use this for?

- Purchase of water plant treatment technology to support the removal of contaminants and undesirable components so that it may be used for a specific purpose such as drinking, industrial water supply, irrigation or other uses. This may involve investment in assets to support:
 - Boiler water treatment focussed on removal or chemical modification of substances potentially damaging to boilers.
 - Chemical treatment where firms utilise chemicals to make the water suitable for use or discharge.
 - Physical treatment which involves the separation of solids from industrial wastewater through filtration.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Compliance with the Environment Agency's regulations for wastewater treatment works, treatment monitoring and compliance limits.
- Evidence that water treatment projects are not related to fossil fuel production.
- Where projects are related to the distribution of drinking water, evidence without that there will be measurable improvements to water quality, water efficiency or climate change resilience.

Sustainable infrastructure for clean/ drinking water

Installation of infrastructure related to clean/drinking water that can be managed, maintained and upgraded without damaging the environment.



What can I use this for?

- Installation of infrastructure to deliver clean/drinking water to end-users who do not currently have access to safe drinking water.
- Purchase of clean drinking water technologies including:
 - Solar powered water filtration.
 - Fog catchers – fog and mist is caught through a weave of vertical nets into a collection system.
 - Desalination of water from the sea.
 - Water from air – a process by which solar energy heats a sponge-like material to create condensation. This water is then filtered to provide drinkable water.
 - Nano water chips – these devices generate a small energetic field which desalinates seawater.
 - Graphene filters – these devices work to desalinate seawater to make it safe and drinkable.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.
- Evidence that water treatment projects are not related to fossil fuel production.
- Where projects are related to the distribution of drinking water, evidence that there will be measurable improvements to water quality, water efficiency or climate change resilience.

Urban draining systems and river training

Installation of flood defence systems, porous pavements, perimeter walls, demountable barriers, tree planting.



What can I use this for?

- Purchasing and installing rainwater-harvesting systems to improve draining.
- Investing in tree planting to support soak-up and slow surface water run-off.
- Installation of green roofs, infiltration trenches and detention basins (purpose-built ponds and wetlands) at new developments.
- Purchase and installation of Sustainable Urban Drainage Systems. These work by slowing and holding back surface water run-off from a site, allowing natural processes to break down pollutants. This also prevents water pollution and creates green spaces in urban areas.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.
- Evidence that water treatment projects are not related to fossil fuel production.
- Where projects are related to the distribution of drinking water, evidence that there will be measurable improvements to water quality, water efficiency or climate change resilience.

Flooding mitigation

Installation of flood defence systems, porous pavements, perimeter walls, demountable barriers, tree planting.



What can I use this for?

- Purchasing and installing barriers that protect properties from flooding reducing potential damage and costs associated with it.
- Investing in tree planting to support soak-up and slow surface water run-off to prevent damage and disruption costs.
- Installing berms, wetlands and swales to encourage rainwater infiltration to reduce surface water and the risk of flooding.
- Installation of levees, embankments and walls to protect communities and buildings from rising flood waters.
- Funding of telemetry and mass notification and warning systems to alert communities of potential flood risks.
- Investment in ditch and silt clearance to reduce land water flow and prevent blockages due to built up silt.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Details of the product type e.g., product specification guide.
- Evidence that water treatment projects are not related to fossil fuel production.
- Where projects are related to the distribution of drinking water, evidence that there will be measurable improvements to water quality, water efficiency or climate change resilience.

Waste management

Includes the processes and actions required to manage waste from its inception to its final disposal.

Allowable activities

Select each activity to understand potential use cases and evidence requirements...



Waste prevention,
reduction and
recycling
P48



Energy/emission-
efficient waste
to energy
P49



Products from waste,
remanufacturing
and monitoring
P50



Benefits

- Product recycling.
- Contribution to circular economy.
- Contribution towards waste reduction/net zero target.
- Improved reputation/attract investors and best talent.

Waste prevention, reduction and recycling

Collection for recycling and/or composting, transportation, disposal or recycling and monitoring of waste materials.



What can I use this for?

- Purchase of waste sorting technology, chemical recycling technology, including feedstock recycling, depolymerisation and purification.
- Investment in waste management strategy, for example paperless office policies, demonstrating to your employees your commitment to a green transition.
- Purchase of waterless printing technology, reducing average company monthly water spend.
- Purchase of smart waste bins which include sensors that monitor waste levels and interactive screens to aid waste sorting and management.
- Purchase of smart waste management systems and monitoring technology to prevent and reduce waste. Examples include:
 - Waste level sensors – these can reduce landfill trips and help monitor levels.
 - Artificial Intelligence recycling robots – the robots are programmed to identify and sort materials which increases efficiency and reduces waste sent to landfill.
 - Recycling apps – comprehensive lists of materials help individuals to identify what can and cannot be recycled and provide information on local recycling centres.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide:

- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

Energy/emission-efficient waste to energy

Conversion of municipal and industrial solid waste into electricity and/or heat for industrial processing and for district heating systems.



What can I use this for?

- Investment in the use of waste-to-energy schemes such as anaerobic digestion, incineration and pyrolysis to create heat and electricity.
- Purchase of technology to enable waste-to-energy processes such as plasma gasification. Plasma gasification is the process by which plasma heats waste and converts it into gases such as hydrogen to be used for energy.
- Purchase of technology to convert biomass from agricultural activities and household waste into bioenergy. Although this does release CO₂, it does not exceed CO₂ absorbed during the plant's lifecycle.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide one of the following:

- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

Products from waste and manufacturing and associated environmental monitoring

Generating usable products from waste output.



What can I use this for?

- Investing in technology for production of recyclable products such as bags, wraps, plastic outdoor furniture, etc.
- Purchase of anaerobic digestion systems that transform organic materials to create fertiliser and compost. This will reduce overall company waste.
- Purchase of equipment required to implement a vermicomposting system that uses worms to decompose organic matter into 'vermicast'. This is a type of compost which contains reduced levels of contaminants and can be used as a nutrient-rich organic fertiliser and soil conditioner.
- Purchase of equipment to enable the recycling of e-waste and extraction of materials for reuse, for example:
 - The extraction of plastics in e-waste for use in virgin plastic products.
 - The conversion of e-waste into ceramics and plastic filaments for 3D printing.
 - The extraction of gold, silver, copper and palladium from e-waste for resale.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide:

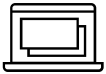
- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

Climate change adaptation

Includes broad practices across the planning and implementation of measures needed to cope with the impacts of climate change.

Allowable activities

Select each activity to understand potential use cases and evidence requirements...



Installation of systems and technologies to protect against climate risk
P52



Climate change monitoring technologies
P53



Education and training for the installation of clean transport infrastructure and renewable energy
P54



Benefits

- Support business continuity and risk management.
- Increased yields and profitability.

Installation of systems and technologies to protect against climate risk

Applying systems that seek to reduce the direct impact of climate risk on your operations.



What can I use this for?

- Purchase and installation of solutions for building reservoirs and levees to reduce the impact of known flood areas.
- Installation of systems and technologies to infrastructure, buildings and other real assets to protect against increased climate risks.
- Property owners and farmers in vulnerable regions may increasingly look to technologies that help them adapt to potential flooding e.g., crafting barriers around rivers in populated regions or utilising seeds and crops that are more resistant to floods.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Where a direct purchase:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide one of the following:

- Evidence to demonstrate that the systems and technologies purchased are designed to protect against climate change risks e.g., product use and specification documentation.

OR

- A climate change risk/vulnerability assessment by a issuer/third party to determine the needed enhancements for climate change adaption and resilience purposes.

Climate change monitoring technologies

Investment in technologies that support more accurate and effective monitoring of the impact of climate change on our operations.



What can I use this for?

- Purchase of sensors to support real-time and remote sensing water management to support crop yields.
- Investment in weather forecasting technologies to enable better decision making that can be made on a real-time basis.
- Purchase and integration of a climate change monitoring system, for example through ground-based data collection, satellite observations and forecast models.
- Investment in the development of climate models to establish and monitor climate change trends.
- Purchase of equipment to measure atmospheric surface conditions (thermometers, barometers, hygrometers, anemometers, wind vanes and rain gauges). This helps monitor essential climate variables (ECVs) and climate change trends.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Where a direct purchase:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide one of the following:

- Evidence to demonstrate that the monitoring technologies purchased are designed to support the monitoring of climate change-related impacts e.g., product use and specification documentation.

OR

- A climate change risk/vulnerability assessment by a issuer/third party to determine the needed enhancements for climate change adaption and resilience purposes.

Education and training for the installation of clean transport infrastructure and renewable energy

Education and training for roles which enable green activities.



What can I use this for?

- Training of staff members/the community to increase skills which enable green activities. For instance:
 - Upskilling on installation of technology to enable clean transport infrastructure.
 - Upskilling on installation of technology to enable renewable energy projects.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

Eco-efficient and/or circular economy

A model of production and consumption which involves sharing, leasing, reusing, repairing, refurbishing and recycling existing materials and products as long as possible that aims at tackling global challenges like climate change.

Allowable activities

Select each activity to understand potential use cases and evidence requirements...



[Purchase of or development of environmentally friendlier products](#)
[P56](#)



[Development of resource-efficient packaging and distribution](#)
[P57](#)



Benefits

- Reduction in waste.
- Reduction in lifecycle emissions.
- Reduction in landfill.
- Improved brand reputation.

Purchase of or development of environmentally friendlier products

Products must demonstrate a substantial reduction of lifecycle emissions relative to comparable fossil fuel-based products.



What can I use this for?

- Purchase of technology used for development of cloth napkins/ recycled fabric clothes.
- Purchase of equipment for the manufacture of eco-friendly lifestyle products such as aluminium straws, reusable water bottles and biodegradable straws. This will improve brand reputation and demonstrate commitment to the green transition.
- Purchase of equipment to develop products that are accredited by an established board as a sustainable product, for example:
 - Forest Stewardship Council (FSC).
 - Marine Stewardship Council (MSC).
 - Rainforest Alliance Certification.
 - Programme for the Endorsement of Forest Certification (PEFC).
- Investment in the development of plant-based substitutes to animal-based products to substantially reduce the lifecycle emissions of the product. Examples include:
 - Fake leather.
 - Plant-based dairy alternatives.
 - Plant-based protein meat alternatives.

- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide all of the below:

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Evidence that the output as a result of the technology purchased to develop environmentally friendlier products meet recognised eco-label or environmental certifications.
- Lifecycle assessment report to evidence quantifiable improvements to the recyclability or the use of recycled or plant-based inputs.
- Evidence to demonstrate that the products are not made entirely from virgin petroleum-based plastic and products which are not generally recyclable.

Development of resource-efficient packaging and distribution

Packaging must demonstrate a substantial reduction of lifecycle emissions relative to comparable fossil fuel-based products. 90% or more of inputs must be recycled or renewable, must not be intended for single use and must be recyclable.



What can I use this for?

- Purchase of technology used for development of packaging using recyclable products such as paper and glass.
- Purchase of products/packaging which meets recognized eco-label or environmental certification e.g Forest Stewardship Council.
- Purchase of machinery and equipment to develop green packaging products such as starch-based biomaterial, biodegradable packaging peanuts and corrugated bubble wrap.
- Purchase of machinery and equipment to develop packaging that is lightweight and therefore easier to transport and uses less raw material. This can reduce the overall lifecycle emissions of the product.
- Investment in the development of packaging which uses plant-based adhesives to hold together the packaging as opposed to glues derived from animal bi-products or plastic-based glues.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.
- Evidence that the products/packaging meets recognised eco-label or environmental certification as a result of the use of proceeds e.g., the Forest Stewardship Council.
- Lifecycle assessment report by third party to evidence quantifiable improvements to the recyclability or the use of recycled or plant-based inputs.
 - Evidence to demonstrate that the products are not made entirely from virgin petroleum-based plastic and products which are not generally recyclable.

Green buildings

A building that in its design, construction or operation, reduces or eliminates negative impacts, and can create positive impacts, on our climate and natural environment.

Allowable activities

Select each activity to understand potential use cases and evidence requirements...



Refurbishment
P59



Development/build
P60



Development/
redevelopment of
stadiums/arenas
P61



Pure play
green businesses
P62



Benefits

- Increased energy efficiency.
- Lower CO₂e emissions.
- Higher marketability of properties and buildings.
- Reduction in wastage of water and energy.
- Conservation of natural resources.

Refurbishment

A range of improvements at sites in relation to property and associated infrastructure.



What can I use this for?

- The refurbishment of buildings should be funded at a site level.
- Lending for single items and specific eligible activities should be accessed through other categories, e.g. the **Renewable Energy** or **Energy Efficiency** sections.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

- Purchase invoice complete with:
 - Your business name.
 - Your business address.
 - Invoice date.
 - Clear description of the goods and services provided.
 - Clear evidence of the supplier's details.
 - The invoice date should be no earlier than the date of initial loan application and the purchasing business name and details should be the same as the applying entity.

You will also need to provide one of the following:

- Evidence project has met Regional, National, or Internationally recognised standards or certifications such as:
 - LEED (Gold, Platinum).
 - BREEAM (Excellent and higher).
 - HQE (Excellent), CASBEE (A- Very Good/S- Excellent).
 - HQM (4 star), or CEEQUAL (Good and higher) for civil engineering projects.

The bank may consider other additional equivalent internationally recognised certification schemes on a discretionary basis.

OR

- A report issued by a third party to determine the purpose and effectiveness of the systems and enhancements.

Development/build

Financing, construction and renovation of buildings that are environmentally impactful.



What can I use this for?

- Funding for efficiency surveys and implementation.
- Investment in renewable energy implementation.
- Purchase of integrated automated building systems e.g. sensors that adjust lighting levels.
- Purchase of solar thermal cladding.
- Investment in the minimalisation of pollution and harmful gases, for example the installation of gas protection membranes.
- Purchase of sustainable building materials such as straw bales, bamboo, recycled plastic and timbercrete.
- Investment in sustainable insulation such as cellulose insulation, cotton, sheep's wool and polyurethane spray foam. This will ensure the building is more energy efficient.
- Purchase of brownfield sites to avoid disturbing habitats and developing on greenfield sites.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide one of the following:

- Evidence project has met Regional, National, or Internationally recognised standards or certifications such as:
 - LEED (Gold, Platinum).
 - BREEAM (Excellent and higher).
 - HQE (Excellent), CASBEE (A- Very Good/S- Excellent).
 - HQM (4 star), or CEEQUAL (Good and higher) for civil engineering projects.

The bank may consider other additional equivalent internationally recognised certification schemes on a discretionary basis.

OR

- A report issued by a third party to determine the purpose and effectiveness of the systems and enhancements.

Please note: Project evidence should include, or be supplemented with documentation to confirm your businesses role in the project and the use of loan proceeds through your direct financial contribution.

Development/redevelopment of stadiums/arenas

Developments must demonstrate green credentials in the development and/or redevelopment of arenas and stadiums.



What can I use this for?

- Development/redevelopment of stadiums/arenas which comply with green credentials such as:
 - LEED (Gold, Platinum).
 - BREEAM (Excellent* and higher).
 - HQE (Excellent), CASBEE (A- Very Good/S- Excellent).
 - HQM (4 star), or CEEQUAL (Good and higher) for civil engineering projects.
- This could be restoration/improvements to the property to support original intended usage, or restoration to redevelop the property for other uses e.g., residential properties/other commercial use.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Green SME Fund. Speak to your Relationship Manager for further details.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will also need to provide one of the following:

- Evidence project has met Regional, National, or Internationally recognised standards or certifications such as:
 - LEED (Gold, Platinum).
 - BREEAM (Excellent and higher).
 - HQE (Excellent), CASBEE (A- Very Good/S- Excellent).
 - HQM (4 star), or CEEQUAL (Good and higher) for civil engineering projects.

The bank may consider other additional equivalent internationally recognised certification schemes on a discretionary basis.

OR

- A report issued by a third party to determine the purpose and effectiveness of the systems and enhancements.

Please note: Project evidence should include, or be supplemented with documentation to confirm your businesses role in the project and the use of loan proceeds through your direct financial contribution.

Pure play green businesses

Where a business derives 90% or more of revenues from activities included in this guide.



What can I use this for?

Where a business derives 90% or more of revenues from activities in eligible sectors it is considered as 'pure-play green' and is eligible for green financing. In these instances, use of proceeds can be used by the business for general purposes, so long as the financing does not fund expansion into activities falling outside the Eligible Sectors.

Eligible Sectors defined as any activity included in this guide.

- Examples include financing for:
 - General business purposes to enable the running of a business providing products aligned to green activities.
 - Specific project or asset finance to enable the running of a business providing products aligned to green activities.



Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Evidence will be assessed on a case by case basis and is likely to include:

- Publicly available documents, reports or other such evidence that can reasonably demonstrate that the business derives 90% or more of revenues from activities in eligible sectors.
- Publicly available information such as website content to demonstrate the green activity of the business.

Businesses who generate any revenue from the fossil fuel industry or other carbon intensive industries may not be eligible.

Green SME Fund Glossary

Building Research Establishment's Environmental Assessment Method (BREEAM)

An assessment undertaken by independent licensed assessors using scientifically-based sustainability metrics and indices which cover a range of environmental issues.

CEEQUAL

An evidence-based sustainability assessment, rating and awards scheme for civil engineering, infrastructure, landscaping and works in public spaces.

Carbon dioxide equivalent (CO₂e)

The number of metric tons of CO₂ emissions with the same global warming potential as one metric ton of another greenhouse gas.

Greenhouse gas emissions (GHG)

Any gas that has the property of absorbing infrared radiation (net heat energy) emitted from the Earth's surface and reradiating it back to the Earth's surface, thus contributing to the greenhouse effect. Carbon dioxide, methane, and water vapour are the most important greenhouse gases. Carbon dioxide results from burning fossil fuels: coal, oil, and natural gas.

Green activities

Activities that are deemed to be environmentally impactful in the achievement of a sustainable world.

Home Quality Mark (HQM)

The HQM provides impartial information from independent experts on a new home's quality and sustainability.

Leadership in Energy and Environmental Design (LEED)

A green building certification programme used worldwide. Includes a set of rating systems for the design, construction, operation and maintenance of green buildings.

Pure play green businesses

Where a business derives 90% or more of revenues from activities included in this guide.

Net Zero

The achievement of balancing the quantity of greenhouse gas emissions produced with the quantity removed from the atmosphere.

Relevant Loans

Any terms loans drawn down during the Relevant Period under a facility letter where we have specifically written to you to confirm such loans are eligible for a cashback payment.

Relevant Period

The 12-month period commencing from the date of your first drawdown.

Renewable Energy Guarantees of Origin (REGO)

A certificate issued by Ofgem certifying that the electricity has been produced from renewable energy sources. One REGO is issued for every megawatt hour (MWh) of gross renewable electricity. Once issued, REGOs can be traded with or without the electricity to which it was issued.

Renewables Obligation Certificates (ROC)

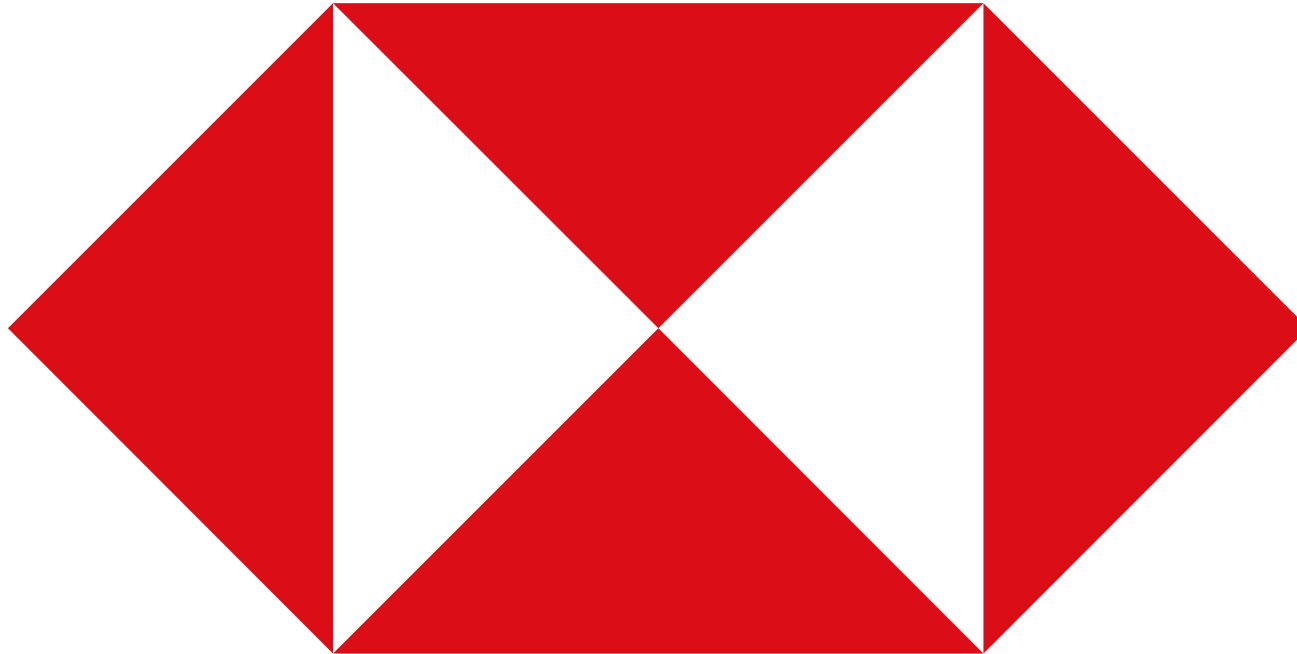
ROCs are issued to accredited generators for the eligible renewable electricity they generate. Generators can trade ROCs with other parties or of course buy and sell through the e-ROC auction. ROCs are then ultimately used by energy suppliers to demonstrate that they have met their obligation.

Small and medium-sized enterprise (SME)

As per HSBC UK: businesses with a turnover of less than £25m.

Transition to Net Zero

Activities that businesses and people can undertake to support the achievement of Net Zero.



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