



# Where does your **money** sleep at night?



Would you be happy if you found out what your **bank** does with your money?



Banks shouldn't just avoid doing harm, they should actively use finance for good.

You can influence change. Ask your bank about what they are doing to ensure your money is used for good or visit [www.moveyourmoney.org.uk](http://www.moveyourmoney.org.uk) and [www.gabv.org](http://www.gabv.org)

**Personal loans** can help improve people's lives in all sorts of ways. But they can be toxic if given to people who struggle to pay them back – making life much worse.

**Lending to businesses and projects** and making money on the interest. This can help businesses providing important products and services to grow. But **some businesses could harm people or the environment.**

- Think about...
- Cluster bombs and other weapons
  - Discrimination based on race, gender or sexual orientation
  - Tax evasion
  - Pornography

Then, some banks might also use your money to profit from things like **stocks and shares** which can cause events like the recent **financial crash** when not done responsibly.

### 3 ways banks can make sure they do 'good'...

1. Create a mission and culture with strong values that protect people and planet as well as wealth
2. Hire people who are passionate about putting those values into practice
3. Put their clients and customers at the heart of how they deliver and report on their mission to do good

**Make money and make a difference.**

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