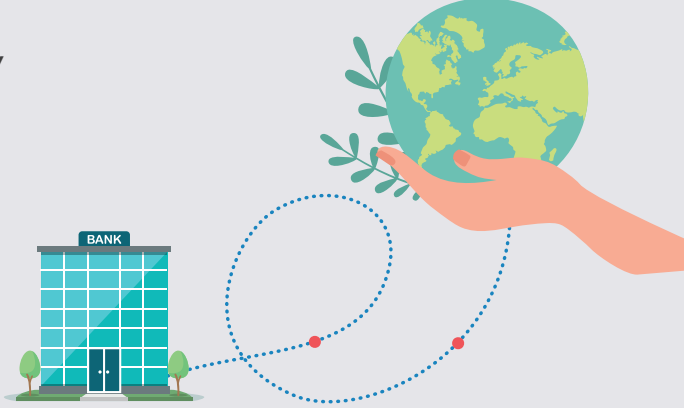


Bank customers' card journey towards sustainability

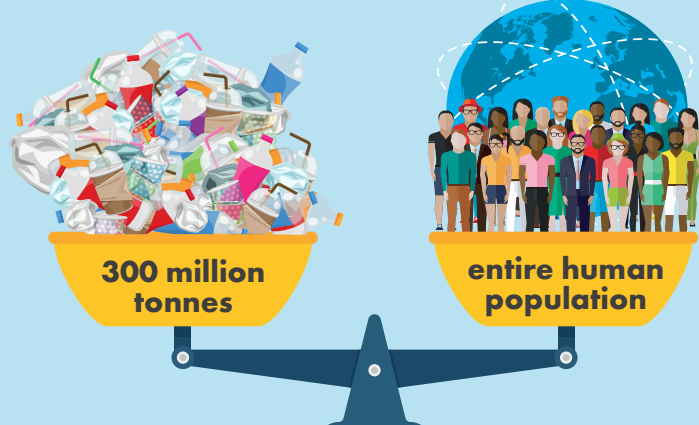
We have devised the ideal customer card journey for a bank driving its sustainability strategy.

When customers need a new payment card, banks have a diverse range of options at their disposal to significantly reduce the impact on the environment:



1. Using recycled plastic

According to the United Nations, we produce about **300 million tonnes of plastic waste every year**. That's nearly equivalent to the weight of the **entire human population**.



Researchers estimate that **more than 8.3 billion tonnes of plastic** have been produced since the early 1950s. About **60% of that plastic** has ended up in either a landfill or the natural environment.



Plastic waste from remote coastal areas

Thales Gemalto Reclaimed Ocean Card is made using **70% plastic** collected from remote coastal areas.



Plastic waste from the packaging and printing industries.

Thales Gemalto Recycled PVC cards reduce the **use of first-use PVC by 85%**.



Plastic made from discarded kitchen appliances.

Thales Gemalto Green OTP tokens saved **125 tonnes of virgin ABS*** in 2020 alone by switching our production to casings made of our second-life plastic.

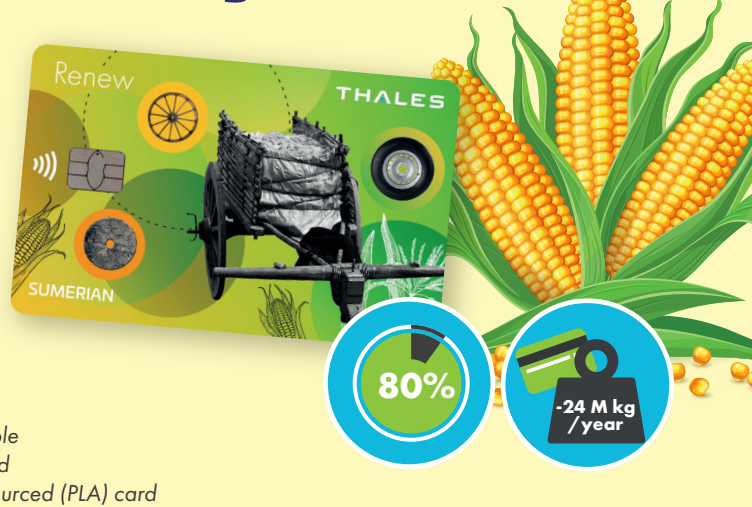
* ABS – acrylonitrile butadiene styrene – is a common thermoplastic polymer typically used for injection moulding applications

2. Using alternative eco-friendly material

Material produced from non-edible corn.

Thales Gemalto Bio-Sourced Card (made of PLA*) removes more than **80% of the PVC in a card** and could save up to **24,000 tonnes of PVC a year.****

* PLA – polylactic acid – is a sustainable plastic substitute made with renewable bio-sourced resources. It is non-petroleum-based and non-toxic if incinerated
** If all the payment cards in the market are migrated to Thales Gemalto Bio-sourced (PLA) card



3. Reducing and offsetting the carbon footprint of your products

900 million kg CO₂-eq a year **6 billion cards worldwide**



could be saved by using PLA, equivalent to **500,000 passengers** taking a flight from Sydney to New York



Anything else?

Thales helps by measuring, offsetting and certifying all your products through the use of a variety of carbon mitigation programmes to help you attain carbon-neutral accreditation for each product and service.

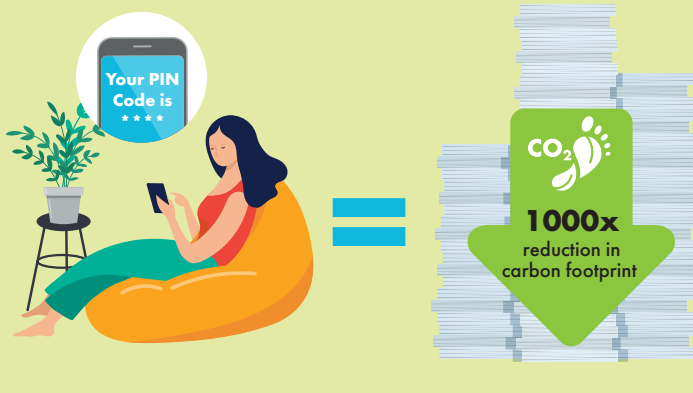


Doconomy, one of our innovative customers in the Nordics, promises its cardholders that it will measure and limit the CO₂ impact of their spending. It joined the Priceless Planet Coalition to take action on climate change and support reforestation through the planting of **100 million trees by 2024**.

4. Reduce paper consumption

Thales works with you to reduce paper consumption in the card issuance process. You can issue a card in branch with **Thales Gemalto Card Instant Issuance**, and there's no need for packaging or a mailer.

And with our **Digital PIN** your customers will receive their card PIN via a mobile app, website or text in just a few seconds, enabling them to start using their card straight away.



* Based on averages calculated using the following source: 'The Impact of CO₂ Communication' by Firetext

5. Recycling end-of-life products

Thales supports you to manage end-of-life cards with our partner recycling companies.



Plastic is incinerated to generate energy



The metal in cards is recovered for re-use in new products



0% of material ends up in a landfill

Why Thales?

- Thales has a strong focus on **the environment** and a commitment to **Corporate Social Responsibility**
- Thales is a proven and experienced partner with projects delivered to **3,000+ financial institutions**
- Thales has seen a three-fold increase in sales of its **eco-friendly cards** over a two year period