THALES Building a future we can all trust



Thales Gemalto Eco-friendly Credit Cards

Supporting your sustainable practices

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Thales is committed to sustainability and supports financial institutions in their path to developing and implementing environmentally friendly and sustainable practices.

As a financial institution, you have a **key role to play** when it comes to **promoting green initiatives** and building a better tomorrow.

Thales fully supports you in this shift to sustainability by providing a life cycle strategy for your **eco-friendly cards** with a global approach to drive positive environmental impacts. This includes using **renewable resources**, reducing **energy consumption** and offering **carbon footprint compensation**.

Your eco-friendly options

Plastic waste is having **a devastating impact** on the environment. Every year, 17.5 million kg of PVC – equivalent to the weight of about 95 Boeing 747s or 3,000 adult elephants – is used to

manufacture banking cards. Most of these will go to landfill at end of life.

The main problem is that PVC is not biodegradable and takes more than 400 years to break down. Incineration is not an ideal solutions either because it generates the **highly toxic gas dioxin**.

Choosing **renewable raw materials** is one way of reducing PVC consumption.

The main advantages of Thales Gemalto Eco-friendly credit

- It provides the same customer experience as existing cards
- I It adopts bio-sourced or recycled material to reduce the usage of first-use PVC.
- It has a smaller carbon footprint compared to current PVC card.

As a result, It could potentially save up to 24 million KG of PVC and 60 million KG of CO2 a year.

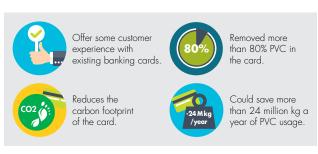




One alternative material is a bio-based plastic called polylactic acid (PLA). It is made from non-food corn.

Thales believes the most effective way to reduce the plastic waste could be simple: we could turn off the tap from the beginning by not using petroleum-based, non-renewable plastic.

The Thales Gemalto Bio Sourced (PLA) card is made of 84% Polylatic acid (PLA). It is a bio-sourced, renewable material made from non-food corn.



Environmental features

- PLA source: field corn (corn grown for industrial use and livestock feed).
- **PLA supply chain sustainability:** the PLA supply chain has <u>ISCC PLUS</u> certification.
- PLA biobased content certification: the biobased content of PLA is certified as <u>OK Biobased</u> to ASTM D 6866 standards with four-star bio-based certification.
- PLA compostability certification: The compostability of PLA is certified against EN13432 as biodegrading within six months under the right conditions.

Thales Gemalto Ocean Plastic® Card



Thales believes in other ways of helping to preserve our natural resources. Plastic waste is having a devastating

impact on our oceans. One way of countering this is to **reuse** plastic waste, especially post-consumer waste produced and discarded by end consumers. The Thales Gemalto Ocean Plastic® Card is made of 70% plastic cleared from coastal areas, material which would otherwise end up in the world's oceans. One card contains roughly the equivalent of one recycled plastic bottle.

Environmental features

- **Recycled plastic source:** post-consumer recycled PET (ie plastic bottles) cleared from coastal areas.
- Recycled PET percentage: the card is made of 70% recycled PET.
- **Environmental benefits:** each card contains roughly the equivalent of one recycled plastic bottle.





Thales Gemalto Recycled PVC cards help banks use less first-use plastic. They're made using plastic waste from the

packaging and printing industries, and contain 85% less first-use PVC.

The Thales Gemalto Recycled PVC card aims to **replace first-use plastic in bank cards.** It's made of post-manufacturing material that comes from a range of industries. As a result, it contributes to **reducing the use of first-use PVC by 100%.**

Environmental features

- Recycled PVC source: post-Industrial recycled PVC from the packaging and printing industries.
- Recycled PVC percentage: the card is made of 100% recycled PVC material (the core and inlay are made of 100% Recycled PVC).
- I Environmental credentials: the Recycled PVC material has received <u>UL Recycled Content Environmental Claim Validation</u>.

Thales Gemalto Carbon Offset Programme

The Thales Gemalto Carbon Offset programme provides companies with a comprehensive way of **compensating for the carbon footprint of their cards.**

Thales works to minimise the carbon footprint of all its products and services. We then partner with leading consultancies, auditors and non-governmental organisations (NGOs) to offset what remains through the use of a variety **of carbon mitigation programmes** around the world, such as the Acre Amazonian Rainforest scheme in Brazil.

Our customers are welcome to enroll in this programme, too. As a result, our cards are not only carbon neutral but also feature a carbon-neutral logo to demonstrate their green credentials to your customers.

Thales has already offset more than 25,000 tonnes of CO2 with a leading card issuer in UK.

The main advantages of using this programme:

- I it minimises the carbon footprint of all your products
- I you help to protect the environment.

Why Thales is the ideal partner to support banks with sustainable solutions

With its proven experience in delivering banking and payment projects to **3,000 financial institutions,** Thales Gemalto offers the expertise that banks need to ensure a successful deployment of any of our eco-friendly cards and services.

Thales has already delivered millions of eco-friendly cards and services to more than 25 customers worldwide. All our eco-friendly card solutions have already been certified by major payment schemes putting the user at the heart of its green payment strategy.



More and more clients are climbing on board and taking action to protect the environment.
Will you be next? Join us... and together, let's make a positive impact!

