

Corporate Responsibility



▲ Ben Morris took advantage of our YourWorld bike-to-work scheme that allows employees to make considerable savings on the cost of a cycle. He also uses YourWorld carbon offsets and tax free bus season tickets.

▶ In June we launched the YourWorld employee website. There is a carbon calculator, energy efficiency tips and discounted offers on products which reduce their carbon footprint.



RBS is a responsible company. We carry out rigorous research so that we can be confident we know the issues that are most important to our stakeholders and we take practical steps to respond to what they tell us. In 2007 we extended that research, engaging more fully the stakeholders of Ulster Bank and RBS Insurance, and stakeholders in the US. In this section we outline some of our stakeholders' priorities and describe the actions we have taken in response.

Combating crime

Stakeholders have told us that financial crime is their leading concern. This reflects the fact that identity fraud is the UK's fastest-growing crime and the media coverage that high profile cases receive. We understand the reasons for stakeholders' concerns and work hard to achieve our vision of RBS being the safest place to do business.

We have taken a range of actions to protect our customers. Working with others, our contribution to industry initiatives in 2007 was equivalent to 14,000 days of police officers' time. RBS was among the first banks to load data onto the new Fraud Intelligence Sharing System. Our internal team dedicated to improving security and combating fraud employs more than 900 people in the UK alone. During 2007 the Group implemented 30 initiatives to tackle fraud. In the US, Citizens' Fraud Stopper Program rewards employees who go above and beyond their normal job responsibilities to prevent fraud against the Group.

Our focus on crime makes good business sense. In an independent survey of customers who had experienced fraud on their cards, the satisfaction score for RBS and NatWest was over 80%.

Building financial capability

When people have been educated about money and how to work with financial services firms they are more likely to make the right decisions and to avoid difficulties. Our commitment to building financial capability began over 14 years ago with the