


## 1. Identification

RBS Businesses identify and classify proposed and existing clients and transactions against our policies.

▶ **18** Adult Entertainment

▶  Animal testing

▶  Defence

▶  Forestry, fisheries and agribusiness

▶  Gambling

▶  Mining and metals

▶  Oil and gas


▶  Power generation

▶  Private security companies

The Reputational Risk Team is responsible for training employees on the ESE framework.

## 2. Screening and Assessment

RBS use questionnaires to screen and assess ESE risks and classify cases as Normal, Sensitive, High and Prohibited.

▶  After enhanced due diligence, Normal cases are not assessed further

▶  Reputational Risk Committees decide on Sensitive and High cases

▶  Proposed customers with a Prohibited status cannot be onboarded

## 3. Judgement and Decision

RBS Businesses are responsible for escalating Sensitive and High cases and for existing Prohibited cases.

▶  Reputational Risk Committees decide on Sensitive and High cases