

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