

# Our commitment to sustainability



# True values stand the test of time.

As a future-oriented bank with an entrepreneurial mindset, our goal is a long-term focus that supports sustainable development for people and the environment.

## **Employees**

The health and well-being of our staff are very important to us. We offer modern working conditions such as flexible working hours and scope to work from home to help them achieve a good work-life balance. The remuneration, development and advancement of employees is not dependent on gender, age or origin, and we have trained apprentices for many years.

## **Environment**

As a digitalised company, IHAG Privatbank ensures that natural resources are used in a mindful and environmentally aware way. Energy, paper and plastic (PET) are used sparingly and responsibly and recycled wherever possible.

## **Social**

IHAG Privatbank supports pioneering medical research into childhood cancer and actively promotes a number of foundations in the areas of sport, art and music.





## **Governance**

Our management team is guided by the long-term strategic focus of the bank's shareholders and family owners and its leadership principles encompass integrity, accountability and empathy. The bank applies a responsible remuneration policy that does not create false incentives.

## **Sustainable investing**

Sustainability is an important cornerstone of our investment philosophy and our risk policy. The bank has decided that the investment universe will now only comprise investments that take ESG-specific factors and risks into account.

For you, this means that in our asset management and investment advisory services we only use financial instruments which, in the opinion of the customary information sources, are deemed to be sustainable and ethically acceptable.

# Our strategic approach to ensure sustainable investments.

## **Business involvement**

We do not support activities that are proscribed or generally deemed to be harmful. For instance, we do not support any companies that have significant tobacco interests or manufacture controversial and internationally banned weapons.

## **ESG ratings**

Preference is given to above-average ratings and positive rating dynamics in the environmental, social and governance (ESG) dimensions. We make sure that the portfolio contains the best companies from each industry.

## **Controversial issues**

Companies that are confronted with very serious controversies are excluded. For this purpose, we use a systematic assessment that includes independent sources of information such as the media and non-governmental organisations.

## **Global standards**

Breaches of fundamental principles of human rights, labour standards and corruption prevention are not tolerated. For instance, we systematically exclude companies that fail to comply with the labour and social standards of the International Labour Organization (ILO).

## **Decarbonisation**

Preference is given to companies that are taking steps to reduce the use of fossil fuels. For instance, we examine various indicators to identify and compare companies' compatibility with international climate targets.

## **Sustainable Development Goals**

Preference is given to companies whose activities, products and services contribute to the 17 Sustainable Development Goals (SDGs) of the United Nations.



These sustainability dimensions are taken into consideration in all our investment solutions. Thanks to our access to independent data, we can apply these criteria uniformly in the investment process for various solutions. All the investment recommendations we submit to you in the context of an advisory mandate are in keeping with our standards so that you can structure your investment portfolio with a clear conscience. If you delegate the structuring of your portfolio to us through a portfolio management mandate, we will develop your portfolio solely in alignment with our sustainability dimensions.

It should be noted in this context that your chosen ESG preferences supplement the suitability criteria established on the basis of the client risk profile (which takes into account their financial situation and investment objectives).

We bear responsibility for acting in a sustainable manner and will strive continuously to enhance our contribution to an environmentally aware future.

Privatbank IHAG Zürich AG  
Bleicherweg 18  
P.O. Box  
CH-8022 Zurich

Tel. +41 44 205 11 11

info@pbihag.ch  
pbihag.ch

PDF download



**Disclaimer:** This document has been produced for the recipient for promotional and information purposes only, and is not intended to be passed on to third parties. It does not constitute any offer, any invitation to provide an offer, or any recommendation, and makes no claim to completeness or correctness. In particular, this document does not constitute investment advice, does not take any of the recipient's personal circumstances into account, and does not contain any investment, legal or tax advice. On no account should investment decisions be made solely on the basis of this document. Your client advisor will be pleased to assist if you have any questions, and especially if you would like to see specific information materials such as any prospectuses and key investor information documents. The statements contained in this document are based on current assumptions and expectations that are beyond the influence of Privatbank IHAG Zürich AG (the 'Bank'), and are therefore subject to considerable uncertainty. Actual events and facts in the future may therefore differ significantly (both positively and negatively) from the assumptions and expectations set out here. The Bank does not assume any obligation, neither does it intend to update any forward-looking information given in this document, and it will not correct such information should events develop other than expected. The sources on which this document is based are generally regarded as reliable, but the Bank does not accept any liability or responsibility for the selection of such sources. Similarly, no liability or responsibility is accepted for the content of this document. This document is aimed primarily at persons domiciled in Switzerland, and not at persons domiciled abroad. Specifically, this document is in no way addressed to US, Canadian or British citizens or natural persons or legal entities resident or domiciled in the United States, Canada or the United Kingdom, or to persons subject to restrictions with regard to the information contained in this document (owing to their nationality or place of residence, for example).