



國泰金控

Cathay Financial Holdings

ESG 與法令遵循



名詞

CSR 企業社會責任 (Corporate Social Responsibility)

ESG 環境、社會、公司治理 (Environment, Social, Governance)

SDGs 永續發展目標 (Sustainable Development Goals)

1. CSR 與 ESG 有什麼關係？
2. ESG 與法令遵循有什麼關係？
3. ESG 與 SDGS 有什麼關係？

國泰金控

ESG Grievance Events

Surfing the Next Wave with Hazard

ANZ Royal Bank：超乎預期的猛爆成長，開啟當地金融服務的嶄新體驗

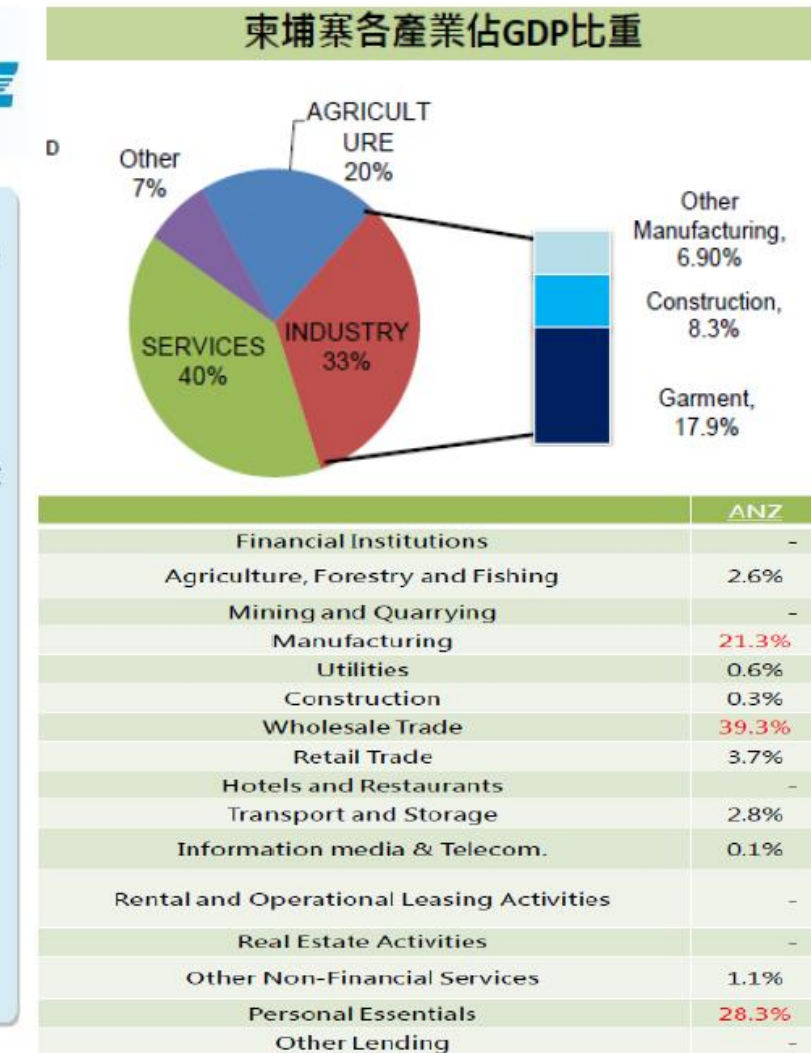
ANZ Royal – “next wave” developing into “franchise significant”



- Launched Sept 2005, already a top 4 bank
- Now has biggest retail network in ANZ outside of Aust & NZ*
- Key metrics for 2008 expected to be 3x higher than original 2005 “3 year” plan
- Proof that we can rapidly build a leading retail bank

* Excludes non-ANZ branded partnerships

Source : ANZ Asia Investor Roadshow June 20th, 2008



Source : CUB International Credit May 2018

The Bitter Sweet Sugarcane



2010

Phnom Penh Sugar 金邊糖業

NGO指出，金邊糖業為開發蔗田，涉及透過前紅色高棉的一個軍營，強制遷移超過1,000戶的人口；當地居民被迫搬移至貧瘠的土地，導致孩童需輟學並加入金邊糖業的蔗田，貼補家計。

Source : Business & Human Rights Resource Centre, 2010, 2014, 2018

ANZ Royal Bank

ANZ於柬埔寨之持股公司ANZ Royal Bank遭揭露，提供融資予金邊糖業，間接資助其不正當的營運行為，並要求ANZ賠償受影響之居民。

"Where we have found that a client does not meet our E&S standards and they are not willing to adapt their practices, ANZ has declined funding or existed the relationship."

Source : Australia and New Zealand Banking Group Limited, 2014

2014



The Bitter Sweet Sugarcane Cont.

“ANZ’S LICENSE TO OPERATE ACTIVITIES INCLUDE COMMITMENTS TO ENSURING THAT ANZ’S CUSTOMERS, PEOPLE AND SUPPLIERS, AND THE COMMUNITIES AND ENVIRONMENT IN WHICH IT OPERATES, ARE TREATED IN A MANNER BEFITTING A RESPONSIBLE CORPORATE CITIZEN.” ANZ 2014



2014

“ANZ did not fund PPS’ acquisition of land or plantation development, which is the core of ‘land grab’ claims for compensation”

消息曝光後迅速傳回澳洲，遭強制遷移的居民持續指責ANZ未善盡責任，需對居民進行賠償，逾100人包圍其金邊總部進行示威。

Source : BankTrack, 2018



2018

ANZ售出對於ANZ Royal Bank之全數持股予日籍J Trust，退出柬埔寨市場。

1. CEO發信承認未妥善執行DD過程。
2. 檢視金融產品/服務所造成的影響，並評估補償機制。
3. 聲明對不當取得土地之行為的零容忍。

Source : Australia and New Zealand Banking Group, 2014, 2018

2018
Dec

案例研討

【Take That】First Day as Spokesperson

- 身為跨國金控發言人的您，收到一封來自宇宙重量級NGO的投訴信，指出一國際原物料集團，於開發中國家之營運中，未遵循當地監理，**違反政府法規**，**摧毀保育林地**，並持續有**非法伐林**、**貪腐**、**釀成火災**以及**規避稅務**，**危害保育類動物**等不法行為，**強烈要求各家金融機構停止資助該集團**。
- 投訴方以某國際型NGO為首，偕同數十家該開發中國家之當地NGO組成。除為首之NGO具國際曝光度之外，較難取得餘數十家地區型NGO詳細背景資訊。

