

# CERTIFICATE IN SUSTAINABLE BANKING

DEVELOP YOUR KNOWLEDGE AND  
UNDERSTANDING OF THE KEY  
PRINCIPLES OF SUSTAINABLE  
BANKING AND FINANCE.

FINSIA



**Chartered Banker**



**OVERVIEW:**

This certificate increases your knowledge and understanding of the Triple Planetary Crisis of climate change, pollution and biodiversity loss and its impacts.

Explore the risks and opportunities for banks and their clients and customers during this transition, and the key policy, regulatory, and market frameworks relevant to green and sustainable finance.

**WHO IS THIS COURSE FOR:**

Anyone looking to learn more about sustainable banking.

**WHAT DO I GET WHEN I FINISH THE COURSE:**

Upon successful completion of the course a digital certificate is issued by the Chartered Banker Institute.

**WHAT'S INCLUDED:**



**e-Learning material**

This is a self-paced online course allowing you to study when and where it suits your schedule.



**Access**

Access to the material is available for 12 months.



**Course Duration**

Your enrolment is valid for 12 months. Delivered online which means you can start and complete anytime.



**Online exam**

To successfully complete the course there is an online, 60-minute, 40 question multiple choice exam. The pass mark is 60%.



**Personal Development**

Invest in yourself to explore opportunities for the future.

**LEVEL:** Designed as SCQF Level 8 and broadly comparable to EQF Level 5.

**CREDITS:** Designed as 6

#### **QUALIFICATIONS TO WHICH MODULE CONTRIBUTES:**

Certificate in Sustainable Banking

#### **AUDIENCE:**

All banking professionals globally who wish to develop fundamental knowledge and awareness of sustainable finance to support their clients and customers. No prior knowledge of the sustainable finance sector is required.

#### **AIM:**

To develop the learner's knowledge and understanding of the key principles of sustainable banking and finance, and how through working with their clients and customers, banking professionals can support the achievement of the Paris Agreement, UN SDGs, and other sustainable goals. Specific aims are to increase the learner's knowledge and understanding of: the Triple Planetary Crisis of climate change, pollution and biodiversity loss and its impacts; climate, environmental, and social sustainability risks; green and sustainable products and services in the banking sector; and to increase awareness of the role of the banking sector and banking professionals in supporting a just transition to a low-carbon, nature-positive world.

#### **LEARNING OUTCOMES:**

On completion of this module, the learner will be able to:

1. Explain a wide range of key terms and concepts in green and sustainable finance
2. Explain what is meant by 'green' and 'sustainable' finance, and how the banking sector can support a just transition to a sustainable, low-carbon economy
3. Describe the role of different stakeholders in aligning finance with society's sustainability goals, and the key policy, regulatory, and market frameworks relevant to green and sustainable finance
4. Describe the risks and opportunities for banks and their clients and customers of the transition to a sustainable, low-carbon economy, and the importance of monitoring, measuring, and reporting sustainability performance and impacts
5. Explain how banks can engage and work with their clients and customers to support the transition to a sustainable, low-carbon economy
6. Describe the role of green and sustainable banking products and services in aligning finance with sustainability goals

#### **SKILLS:**

The module will support the learner in the development of a number of key skills:

- Commercial awareness
- Leadership and influencing
- Problem-solving
- Relationship Management
- Communication and engagement with clients and customers
- Understanding the needs of stakeholders
- Applying the basic principles and practice of green finance in the context of their role
- Self-directed learning

#### **DELIVERY METHODOLOGY:**

*Sustainable Banking* is delivered online. Learning resources include:

- Six interactive e-learning units
- Videos
- Case studies and online resources
- Activities to support application of learning at work
- Quizzes and knowledge checks
- Suggestions for further reading
- Mock exam

#### **ASSESSMENT:**

*Sustainable Banking* is assessed by one online examination, lasting 60 minutes, and consisting of 40 multiple-choice questions.

# Unit 1

Learning Outcomes	Assessment Criteria	Indicative Content
<p>The learner will be able to:</p>	<p>The learner can:</p>	
<p><b>LO1:</b> Explain a wide range of key terms and concepts in green and sustainable finance.</p>	<ol style="list-style-type: none"> <li><b>1.1</b> Explain the concept and relevance of key sustainability terms.</li> <li><b>1.2</b> Describe the key factors that underpin the science of climate change and global warming, and the most recent IPCC assessments of climate change.</li> <li><b>1.3</b> Explain the approaches for responding to climate change, and the issue of greenwashing.</li> <li><b>1.4</b> Describe the UN Sustainable Goals (SDGs), the Paris Agreement, and the Kunming-Montreal Global Biodiversity Framework, and identify and explain the SDGs where banking can have particular impact.</li> </ol>	<ul style="list-style-type: none"> <li>• ISSB and other definitions of sustainability, the triple planetary crisis, planetary boundaries, net-zero (and related terms), just transition, the circular economy, materiality (single, double, and dynamic), greenwashing and greenhushing</li> <li>• The climate system and anthropogenic climate change</li> <li>• Greenhouse gases and the greenhouse effect</li> <li>• Impacts of climate change on the environment and society</li> <li>• The Intergovernmental Panel on Climate Change (including AR6: Climate Change 2021 and 2022)</li> <li>• The UN Sustainable Development Goals, the Paris Agreement, and Kunming-Montreal Global Biodiversity Framework</li> </ul>

## Unit 2

Learning Outcomes	Assessment Criteria	Indicative Content
The learner will be able to:	The learner can:	
<p><b>LO2:</b> Explain what is meant by 'green' and 'sustainable' finance, and how the banking sector can support the transition to a sustainable, low-carbon economy.</p>	<p><b>2.1</b> Explain what is meant by 'green' and 'sustainable' finance and distinguish between these and related terms.</p> <p><b>2.2</b> Explain how the finance sector can support the transition to a sustainable, low-carbon economy through lending, investment, and other financial activities.</p>	<ul style="list-style-type: none"> <li>• Definitions of and approaches to green and sustainable finance</li> <li>• Climate-related, environmental, and social sustainability factors</li> <li>• 'Greening finance', 'financing green', and transition finance</li> <li>• Different shades of green – introduction to taxonomies, green and sustainable economic activities</li> <li>• Scope 1, 2, and 3 emissions, the Greenhouse Gas (GHG) Protocol, and the importance of the banking sector in supporting the transition to net zero</li> <li>• Climate change mitigation and adaptation</li> <li>• Introduction to key green and sustainable industry sectors (UN 6-sector solution)</li> <li>• Incentivising client and customer sustainability</li> </ul>

## Unit 3

Learning Outcomes	Assessment Criteria	Indicative Content
<p>The learner will be able to:</p>	<p>The learner can:</p>	
<p><b>LO3:</b> Describe the role of different stakeholders in aligning finance with society's sustainability goals, and the key policy, regulatory and market frameworks relevant to green and sustainable finance.</p>	<p><b>3.1</b> Describe a range of key actors involved in building a sustainable financial system.</p> <p><b>3.2</b> Describe the role of intergovernmental bodies, governments, and other organisations in supporting the development of green and sustainable finance, and the key policy and regulatory frameworks that support green and sustainable finance.</p> <p><b>3.3</b> Describe the UN Principles for Responsible Banking, GFANZ, and other key initiatives, and how these support the alignment of banking with the objectives of the Paris Agreement and the UN Sustainable Development Goals.</p>	<ul style="list-style-type: none"> <li>• The primary actors/agreements involved in building a sustainable financial system, including UNFCCC, Kyoto Protocol, Paris Agreement</li> <li>• Global, EU and national policy responses</li> <li>• TCFD and TNFD</li> <li>• Anti-greenwashing regulation, e.g., SFDR, UK SDR</li> <li>• Kunming-Montreal Global Biodiversity Framework</li> <li>• The role of intergovernmental bodies, governments, and other organisations in supporting green and sustainable finance</li> <li>• Finance sector alliances, e.g., UNEP FI, PRI, PRB, PSI, GFANZ and UN-convened Net Zero Alliances</li> <li>• Overview of 'Green Bond Principles', 'Green Loan Principles', 'Social Loan Principles' and 'Sustainability Linked Loan Principles'</li> </ul>

## Unit 4

Learning Outcomes	Assessment Criteria	Indicative Content
<p>The learner will be able to:</p>	<p>The learner can:</p>	
<p><b>LO4:</b> Describe the risks and opportunities for banks and their clients and customers of the transition to a sustainable, low-carbon economy, and the importance of monitoring, measuring, and reporting sustainability performance and impacts.</p>	<p><b>4.1</b> Explain the challenges for green and sustainable finance.</p> <p><b>4.2</b> Assess the different types of sustainability risk and their impact on the finance sector.</p> <p><b>4.3</b> Describe the opportunities for green and sustainable finance.</p> <p><b>4.4</b> Explain the importance of impact analysis, target setting, monitoring, measuring, and reporting sustainability performance, and the various frameworks and tools that can be used.</p>	<ul style="list-style-type: none"> <li>• Barriers to sustainable finance: short-termism, narrow focus, failure to address externalities: the 'Tragedy of the Horizon'</li> <li>• 'Stranded assets' and the 'carbon bubble'</li> <li>• Negative impacts of AI on sustainability</li> <li>• Classification of risks: climate and nature-related risks</li> <li>• Opportunities for green and sustainable finance, including reputation and relationships, markets, operations, regulations, clients and customers, staff, partners and supply chains</li> <li>• Positive impact of AI on sustainability</li> <li>• How environmental and sustainability performance and impacts can be measured and reported</li> <li>• Overview of frameworks and tools commonly used to measure and report impacts</li> </ul>

## Unit 5

Learning Outcomes	Assessment Criteria	Indicative Content
<p>The learner will be able to:</p>	<p>The learner can:</p>	
<p><b>LOS:</b> Explain how banks can engage and work with their clients and customers to support the transition to a sustainable, low-carbon economy.</p>	<p><b>5.1</b> Explain the role of transition plans in supporting clients and customers in their move towards a low-carbon, nature-positive world.</p> <p><b>5.2</b> Explain the stages in successful client engagement when supporting clients and customers in their transition to a low-carbon, nature-positive world.</p> <p><b>5.3</b> Describe the information required and tools that can be used to prepare for effective client and customer sustainability conversations.</p>	<ul style="list-style-type: none"> <li>• Assessment, development of action plans, identification and implementation of financing solutions, and monitoring progress (the 5-Step approach)</li> <li>• Initial analysis of clients and customers</li> <li>• Sustainability questionnaires</li> <li>• Transition plans</li> </ul>



## Unit 6

Learning Outcomes	Assessment Criteria	Indicative Content
The learner will be able to:	The learner can:	
<p><b>LO6:</b> Describe the role of green and sustainable banking products and services in aligning finance with sustainability goals.</p>	<p><b>6.1</b> Explain how the green and sustainable banking products, services, and digital tools available in the retail and corporate banking sectors can align finance with climate and other sustainability goals.</p> <p><b>6.2</b> Describe green and sustainable bonds and their development in the market.</p>	<ul style="list-style-type: none"><li>• Sustainable retail banking</li><li>• Sustainable corporate banking</li><li>• Green bonds</li></ul>

# FINSIA 135+ YEARS IN ACTION

(02) 9275 7900  
info@finsia.com  
**finsia.com**



For further information or to arrange a call with a FINSIA Relationship Manager, please email **info@finsia.com**.

Australia: **1300 346 742**  
New Zealand: **09 887 7337**