



How **Fruuit** Helps **Banks** Raise Their ESG Ratings

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The **Experts** on ESG in Banking

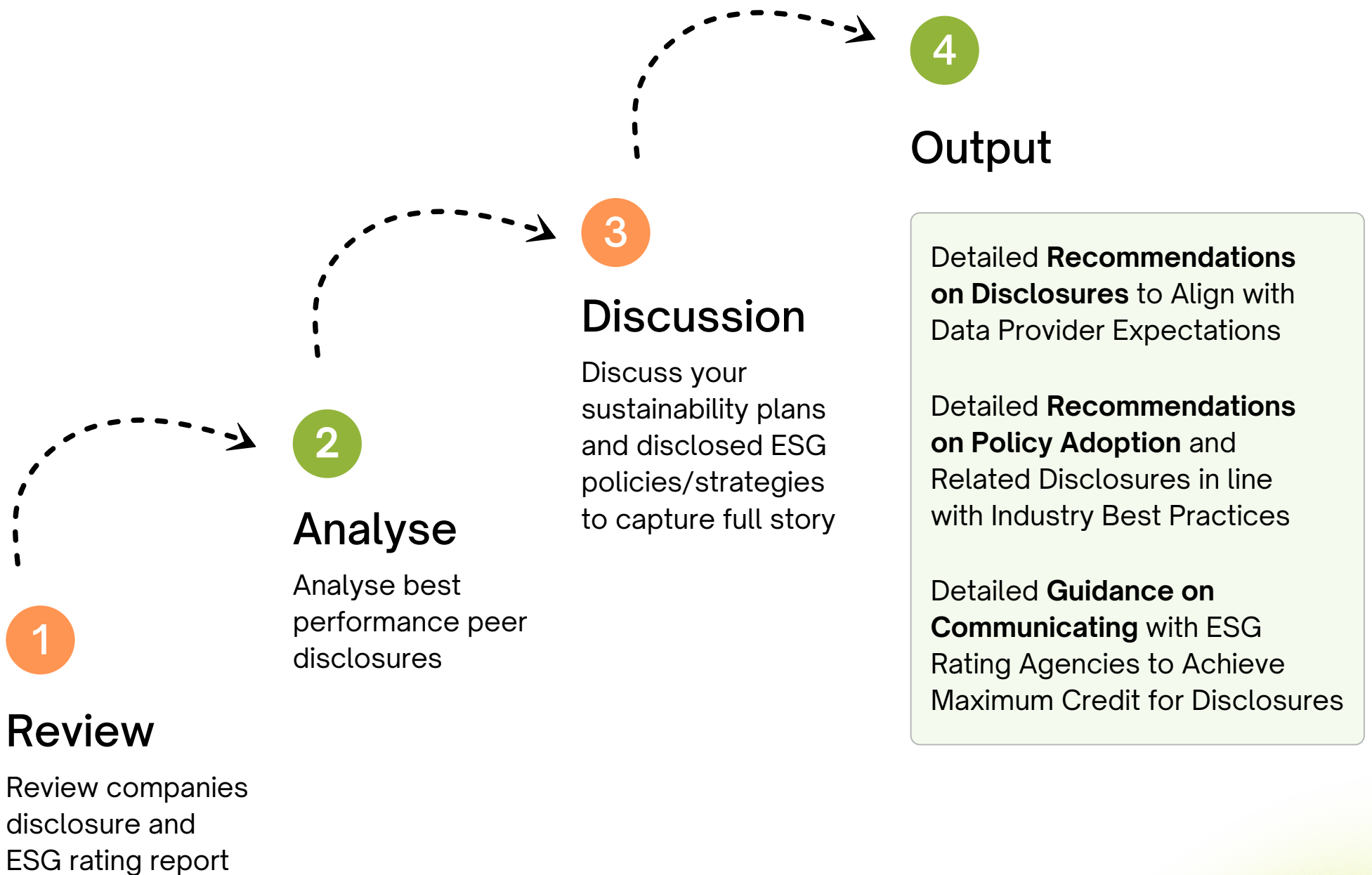


David Frazer, CEO and **Matt Moscardi**, Advisor both worked at MSCI ESG. Matt authored much of the methodology for the banking industry as Exec. Director, and David revamped the key issues in 2017 as banks' ESG ratings associate.



How Fruit Works With Banks

Fruit Uses a 4 Step Process to Raise Companies ESG Ratings.



Case Study - Consumer Financial Protection Key Issue



David created the key issue:
Consumer Financial Protection (CFP)
in 2018, which carries ~15% of the
weight of the ESG score at MSCI.

CFP was designed to measure the extent to which banks create safeguards to **protect customers interest**.

The key issue was designed in the wake of the **Wells Fargo account opening scandal**, and the indicators include:

- Debt Collection Policy/Practices
- Oversight of Customer Complaint Process
- Fair Advertisement Policy



Contact the **Experts** on **Bank ESG Ratings** **Today!**

Fruit applies **80+ years of experience in ESG ratings**, and brings a team of the original authors and revampers of ESG ratings methodologies to the table to help banks in Europe, United States, and The Middle East raise their ESG ratings.

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