



## ***imagin collected 100 tonnes of plastic from the ocean in 2023 and consolidated its position as a digital leader in the field of sustainability***

- ***It is the first company in the #plasticfreeoceans movement, led by Gravity Wave, to do this and managed it by providing incentives for users to have their salary paid directly into their bank account or make payments with their mobile phones.***
- ***This milestone is in addition to the more than 1,000 tonnes of CO<sup>2</sup> offset, the 440,000 trees planted, and the 11,000 digital volunteers mobilised by imagin over the past four years. This is thanks to its strategy of generating a positive impact on the planet and society via the digital environment through imaginPlanet.***
- ***As part of its goal of promoting a general social transformation, imagin is also committed to financial education via imaginAcademy, its digital content programme to drive knowledge in the subjects of economics and finance management, which has already been viewed more than 57 million times on TikTok.***

**17 April 2024**

imagin, CaixaBank's digital services and lifestyle platform, surpassed its goal of removing 100 tonnes of plastic from the oceans in 2023. This milestone makes imagin the first company in the #plasticfreeoceans movement led by Gravity Wave, an organisation leading the way in protecting the seas, to recover more than 100 tonnes of plastic.

One of the main initiatives that contributed to imagin reaching this milestone focused on attracting salary deposits throughout the first half of last year: for every new user that had their salary paid directly into their account, imagin collected 10 kg of plastic from the sea. Imagin also used this environmental cause to encourage its users to make mobile payments, collecting 1 kg of plastic for every three mobile payment transactions.

The 100 tonnes of plastic collected from the sea are in addition to the more than 1,000 tonnes



of CO<sub>2</sub> offset, the more than 440,000 trees planted and the 11,000 digital volunteers mobilised by imagin over the past four years. These figures reflect how imagin has managed to consolidate its position as a digital point of reference in the field of sustainability, thanks to its strategy based on generating a positive impact via the digital environment and supporting the 'imagineer' community.

### **imaginPlanet makes a strategic commitment to sustainability**

With the launch of its new strategy in 2020, imagin set a goal of connecting with and activating concerns about sustainability within its user community, providing tools for reducing the negative impact of their actions and focusing efforts on channelling support for third-party social and business initiatives to benefit the environment and society.

Four years later, the platform has managed to innovatively connect, in a digital environment via its app, with the sustainability concerns of its community of *imaginers*, that now counts with more than four million people. To that end, imagin develops products, services, content, agreements and initiatives that help improve the planet and those who inhabit it, and these initiatives are carried out through imaginPlanet.

This commitment has established imagin as a benchmark in the field of sustainability and social impact. In July 2020, imagin became the first mobile-only financial services platform to obtain B Corp certification, an acknowledgement that positions the neobank among the best companies in the world using their potential to create a positive impact.

### **Big challenges to multiply positive impact**

To concentrate its efforts and achieve the best possible result, imagin focuses on **environmental challenges**, such as the regeneration of marine ecosystems or the protection of forests, as well as **challenges relating to a general social transformation**, such as financial education –the platform has rallied behind these causes through a range of actions, content and cross-sectoral collaborations that have allowed them to multiply and expand the impact generated.

Seas and oceans cover 70% of the Earth's surface. They are home to millions of species and the greatest carbon sink we have: alone, they can absorb about half of CO<sub>2</sub> emissions. However, they are also one of the ecosystems most affected by plastic pollution and the effects of global warming, especially coral reefs. The aim of imagin is to **restore marine ecosystems** to protect biodiversity and also to **keep oceans and people healthy**.

With the aim of contributing to cleaner seas, imagin put a network of nine floating sea bins, called 'imagin Seabins', in place in different Spanish harbours in 2022. These bins filter water and capture waste, preventing it from reaching the ocean. In addition, throughout 2023, imagin carried out commercial actions linked to this initiative, such as collecting plastic from



the sea for every new salary paid directly into an account. Through these initiatives, imagin has managed to remove 100 tonnes of plastic from the sea.

Also linked to the challenge of regenerating marine ecosystems, it began an innovative project in 2023 to **protect orange coral**, a seriously endangered species endemic to the Mediterranean Sea. To aid in its conservation, for every user that started getting their salary paid directly into their account during the second half of 2023, imagin backed monitoring and care for one plant of this coral species in the sea gardens located off the coast of Almuñecar. Six months into the project, 60,000 orange corals have been planted in four sea gardens, more than 2,000 larvae have been sown and more than 90 species have been attracted.

With respect to the **protection of forests and mangroves**, thanks to imagin's actions within its community, more than 440,000 trees have been planted in areas devastated by fire, such as the Iruelas Valley in Ávila, and in places where forests have been destroyed, such as in Mahajanga, Madagascar.

Improving people's lives and **supporting a general social transformation** are also some of the firmest goals pursued by imagin, for example, through promoting digital voluntary work where the *imaginers* community can get involved via their mobile phones. These initiatives allow users to interact and provide support to people at risk of exclusion or to collaborate virtually with NGOs, and more than 11,000 volunteers are already involved.

Financial education is another one of its social transformation projects to empower all members of its community, as a tool to allow them to make the right decisions with respect to their finances and help them live the way they choose. imagin is also committed to **financial education** through **imaginAcademy**, its digital content programme sharing knowledge on economics and finance management. Via digital channels, imagin shares bite-size courses on financial terms and concepts, methods and tools for finance management, and practical information to help young people with everyday transactions and future projects. imagin's TikTok profile has become the main channel for sharing this type of financial education content for young people. Just a year after the launch of imaginAcademy, content shared via TikTok has been viewed more than 57 million times and received more than half a million interactions.

All of this positive impact generated by imagin through its sustainability strategy has been strengthened by collaborations and actions, such as its call for the creation of **entrepreneurial projects in the field of sustainability**, imaginPlanet Challenge, which garnered the participation of more than 5,000 young people; or its **collaboration** with Too Good To Go, saving more than 44 tonnes of food.

In all cases, imagin has become a spokesperson for raising awareness, sharing information, and involving others in the major challenges faced by society with regard to creating a sustainable future. Listing the results of all of its activity in this area, imagin recently published



its impact report, with details of everything it has achieved since the launch of imaginPlanet in 2020: <https://www.imagin.com/imaginplanet>

### Over 4 million imaginers

imagin is a lifestyle platform managed by CaixaBank that offers digital, financial and non-financial services to help its users, mainly young people under 30, with their daily lives and future projects. It currently has a community of 4.2 million users, a number that is constantly growing thanks to the wide range of mostly free content and services, ease of registration and the creation of various levels of association that, unlike traditional banks, do not necessarily involve registering as a financial customer.

In addition, the imagin application provides a range of financial products to cover the savings and financing needs of young people as they transition into adulthood and start to earn their own income and create their own lifestyle. In this regard, imagin is adhering to the characteristics that have turned it into the leading bank for young people: mobile-only banking (where services are provided exclusively via the app, not via branches or the website, which solely provides information), no user fees and simple, clear language that is especially suited to direct communication with young people.



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