



## Letter Delivery Toolkit

### Contents

Why MUFG-Union Bank? .....	p1
How to Deliver a Letter to a Union Bank Branch Manager.....	p2
Letter to the Branch Manager.....	p3-4

### Why MUFG-Union Bank?

MUFG is the biggest bank in Japan and one of the top global funders of climate change. Union Bank—and its parent company Mitsubishi UFJ Financial Group (MUFG)—are profiting off climate chaos, rainforest destruction, and human rights abuses by providing over \$80 *billion* in finance for fossil fuels and Conflict Palm Oil companies since the Paris Climate Agreement. We only have about a decade to halve global climate pollution, and keeping forests standing and fossil fuels in the ground is critical to addressing the climate crisis.

***Thank you for taking action to demand that MUFG-Union Bank stop bankrolling climate disaster, rainforest destruction, and Indigenous and other rights abuses. By taking action you're showing bank leadership our collective commitment to action for climate justice.***

Behind every tar sands pipeline, palm oil plantation, and coal terminal lies a private bank that is financing the destruction of our climate, and money from MUFG-Union Bank is behind all three. **If we can stop that flow of money, we will stop the expansion of tar sands, coal and palm oil. If enough of us take action and make our voices heard, investments in these heinous projects will simply no longer be worth it for the banks.**

We have compiled this simple toolkit to help you take your voice directly to MUFG-Union Bank by delivering a letter to a local branch manager. To learn more about the role that MUFG-Union Bank plays in the climate crisis, get [talking points](#), read [this blog](#) and check out [this action](#).

# **How to Deliver a Letter to a Union Bank Branch Manager**

1. **Find a Union Bank location near you** - You can use this [handy locator on Union Bank's website](#) or [go here for a map](#). (MUFUG has [US-based corporate offices](#).)
2. **Print off the Letter to the Manager** - This letter is on page 3 for you to print. You may want to have a couple of copies on hand. Sign it and include your contact info.
3. **Arrange a meeting with a local Bank Manager** - Call ahead of time to set up a short meeting with the Branch Manager. You can do this by simply calling the branch and requesting to be transferred to the manager or requesting their email to set up a meeting. It's not required that you do this ahead of time but it helps make sure that the manager is available to talk with you when you arrive.
4. **Recruit your friends** - Asking a small group of 4 or 5 friends to join you is a great way to show how many people care about this issue. Plus, it's always more fun to do things in a group! If you know anyone who is a Union Bank customer that can add to your impact. Of course, if you don't have a group, one person can still make a difference!
5. **Take a photo and share it on social media** - Sharing your efforts with your social network helps inspire others to take action for our climate. When you arrive at the branch, be sure to take a photo of you and your group with the letter. Don't forget to get the Union Bank logo in the shot so people know where you are. Then post it on social media with the tag #KeepForestsStanding or email it to us: [organizinghelp@ran.org](mailto:organizinghelp@ran.org).
6. **Deliver your letter to the manager** - Hand the manager the letter and make an official complaint to them about Union Bank's financing of climate change and deforestation.
  - State your concern that Union Bank is one of the world's worst bankers of climate change, rainforest destruction, and human rights abuses.
  - Explain why you care about climate change and rainforest destruction and how it impacts you personally. There are good talking points in the letter and [here](#).
  - Ask that they commit to sending this letter to their regional manager and the MUFUG-Union Bank corporate offices. Details are provided in the letter.
7. **Congrats! You did it!** - It's important to celebrate each small step toward climate justice so we can create the world we need. [Please fill out this quick report back form](#) so we can follow up with other opportunities!

**Questions?** We're here to support you! Just email us: [organizinghelp@ran.org](mailto:organizinghelp@ran.org)

**Ready to do more?** Get creative and combine your letter delivery with petitioning, flyering, a rally, a die-in, street theater, etc. Have fun!

## **Subject: Substantial Concerns over MUFG-Union Bank's Financing of the Climate Crisis**

Dear Union Bank Branch Manager,

Union Bank's parent company MUFG is one of the top global financiers of the climate crisis, in direct contradiction to your company's vision of being "the world's most trusted financial group." MUFG's significant financing of climate-destroying fossil fuel and big agribusiness companies is wholly unacceptable, and it is undermining my sustainable future. If you would like MUFG to be a trustworthy bank, then MUFG should immediately commit to protecting the climate by ensuring all of your clients keep forests standing, stop expanding fossil fuels, and respect human rights.

I am well aware that MUFG has been knowingly bankrolling climate-destroying companies with tens of billions of dollars. In the three years since the landmark Paris Climate Agreement, MUFG provided over \$80 billion to the fossil fuel industry — including over \$25 billion in loans to fossil fuel companies that are aggressively expanding their operations.<sup>1</sup> MUFG is also one of the top global financiers of the palm oil industry, a leading cause of rainforest destruction.<sup>2</sup>

MUFG's climate destroying financing is incompatible with climate science as well as with your bank's recent endorsement of the UN Principles for Responsible Banking (PRB). By signing the PRB, your bank committed to align its business strategy with the Paris Agreement and the Sustainable Development Goals. The Intergovernmental Panel on Climate Change has made it clear that *we must reduce our global greenhouse gas pollution by at least 45% by 2030* to curtail global warming to below 1.5 degrees celsius. While fossil fuels and deforestation are the leading sources of climate pollution, forests, especially tropical forests and peatlands, are some of the best carbon sinks on the planet. Your current financing of fossil fuel expansion and rainforest and peatland destruction are locking in climate pollution for decades to come and sacrificing our best defenses against a climate crisis. This is not a mark of a trustworthy bank.

These financing practices are often accompanied by land grabbing from Indigenous Peoples and other communities, and harm to peoples' livelihoods and cultural identities. For example, MUFG is a major financier of Enbridge's Line 3 pipeline construction, a project which is violating Indigenous Peoples' right to Free, Prior and Informed Consent. MUFG is also a major financier of one of the world's largest palm oil companies, Jardine Matheson Group, despite its active illegal land grabbing in Indonesia. Jardines' Director sits on MUFG's Global Advisory Board.<sup>3</sup> While companies have a responsibility to respect human rights, it is important to recognize that Indigenous Peoples and local communities are also some of the best environmental stewards.

MUFG must rapidly transition away from financing fossil fuels and rainforest destruction, or witness vast levels of human suffering and unprecedented biodiversity loss caused by the

---

<sup>1</sup> *Banking on Climate Change: Fossil Fuel Finance Report Card 2019*, [www.ran.org/bankingonclimatechange2019/](http://www.ran.org/bankingonclimatechange2019/)

<sup>2</sup> *Will Japan's Megabanks Stop Financing Rainforest Destruction?* Jan 2020, [www.ran.org/publications/japan-megabanks-financing-deforestation/](http://www.ran.org/publications/japan-megabanks-financing-deforestation/)

<sup>3</sup> [https://www.mufg.jp/english/profile/overview/advisory\\_board/index.html](https://www.mufg.jp/english/profile/overview/advisory_board/index.html)

increases in heat waves, wildfires, ocean acidification, sea level rise, and other natural disasters that will occur if business as usual continues. By financing the construction of more coal plants and tar sands pipelines and rainforest destruction, MUFG is responsible for the climate crisis, and will be held accountable for this suffering unless your bank changes its practices.

I know that MUFG has already committed to be a more sustainable bank. But your public commitments are not reflected in your financing policies or your governance of sustainability issues, and are being contradicted by the impacts of your financing on the ground. As climate impacts grow steadily worse, the numbers of people drawing the connections between your bank and the climate crisis will only grow. To save MUFG's reputation, I urge your bank to adopt stronger measures to protect our shared climate by committing to end the financing of deforestation and peatland destruction, and to phase out all fossil fuel financing on a timeline required by the Paris Agreement.

As a manager at Union Bank, you have a say in MUFG's policies and practices. With that in mind, I ask that you please forward this letter to your regional manager, Stephen Cummings, the President & CEO of MUFG Union Bank and MUFG Americas, as well as Kanetsugu Mike, President & CEO of MUFG.

I look forward to hearing a response.

Yours sincerely,