

sources & methodology

we don't ask to be trusted. every number on the site is below — where it comes from, how it's worked out, and where reasonable people disagree.

draft — pending sources. the figures on the site and in this document are placeholders. each _____ is filled with a primary citation before launch. honesty beats precision: where a figure is contested we give the range. last updated: _____.

claim 1 — going vegan saves ≈ 0.8 t CO₂e / year

- **figure used on site:** 0.8 t CO₂e / yr (*placeholder*)
- **source:** _____ (*primary study / dataset — e.g. peer-reviewed LCA; Poore & Nemecek 2018; Our World in Data*)
- **method:** _____ (*diet baseline, what's included, per-person basis*)
- **range / caveats:** _____ (*commonly cited 0.5–0.9 t depending on baseline diet & region*)

claim 2 — flying less saves ≈ 1.6 t CO₂e / year

- **figure used on site:** 1.6 t CO₂e / yr (*placeholder*)
- **definition of “regular flyer”:** _____ (*e.g. > 3 short-haul flights/yr, or 1 long-haul return*)
- **source:** _____ (*e.g. ICAO / DEFRA emission factors; atmosfair*)
- **method:** _____ (*flights assumed; radiative forcing included? state it*)
- **range / caveats:** _____

claim 3 — moving your money $\approx 21 \times$ the combined effect

the headline. the whole product rests on this; we cite it hardest.

- **figure used on site:** bank impact = 21 × (vegan + flying) (*placeholder multiple*)
- **source:** _____ (*e.g. Make My Money Matter / Route2 2021; Nordea 2021*)
- **method:** _____ (*pension vs current account? what's in the “combined”? portfolio size / assumptions?*)
- **honesty note:** the well-known “21×” compares **greening a pension** to the combined effect of going veggie, flying less **and** switching energy. we state exactly what our funnel compares; if it differs from the source we show our own computed multiple and why. _____
- **range / caveats:** _____

claim 4 — the two banks we show are independently certified fossil-free

- **certification basis:** _____ (*bank.green / Fossil Free Alliance — link the standard*)
 - **bank A** — **name**: certification reference _____ ; last verified _____
 - **bank B** — **name**: certification reference _____ ; last verified _____
 - **the green floor:** every bank we ever show must clear this certification to be eligible at all. money never lets a non-certified bank in.
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how we make money (and why it can't bend the recommendation)

- we earn a **referral fee** when you switch through us.
- we only ever show banks that **clear the independent fossil-free floor** above.
- the fee **does not decide** which banks we show or their order — selection is the certification, not the payment.
- entity receiving referral income: _____ (*EU-side operating entity — see business setup*)

methodology notes

- units: tonnes CO₂-equivalent per year unless stated.
- where sources disagree, we use _____ and show the range above.
- corrections: contact _____. we update this document when figures change.

change your bank · changemybank.org · this is a working draft artifact. figures are placeholders pending verified primary sources.