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**ADAPTING LETTERS TO FINANCIAL INSTITUTIONS**

Before sending the letter you should:

* Address the letter to the most relevant contact person in the financial institution. Ideally, this will be a member of the board or the Chief Executive for that financial institution/group.
* If its headquarters are not based in your country, copy the letter to the Chief Executive of any subsidiaries of the group based in your country.
* Insert relevant information from the ‘Worldwide Investments in Cluster Munitions; a shared responsibility’ report by PAX, including the names of the cluster munition producing company(ies) that it is investing in, the type of investment (share, bond, loan etc.) and the amount of money invested.
* Remember to amend all the parts of the letter highlighted in yellow, including putting it on your organisation’s letterhead and providing your contact details where a response can be sent.

**TEMPLATE LETTER TO FINANCIAL INSTITUTIONS**

[LETTERHEAD]

[NAME – CONTACT PERSON]

[NAME OF FINANCIAL INSTITUTION]

[ADDRESS]

[Date]

**Subject**: [name of financial institution]’s involvement in cluster munitions

Dear [name],

We are writing to you regarding [name of financial institution]’s involvement in cluster munition producers.

In a report by Cluster Munition Coalition[[1]](#footnote-1) member PAX[[2]](#footnote-2), [name of financial institution]’s involvement in cluster munition producer(s) was documented. It was found that [name of financial institution] invests [amount] in [producer(s)]. Please find the full report here: <http://www.stopexplosiveinvestments.org/report>

A cluster munition is a weapon that can contain up to several hundred small explosive submunitions. Dropped from the air or fired from the ground, cluster munitions break open in mid-air and scatter these submunitions randomly over a wide area. Anyone within the strike zone is likely to be killed or severely injured. Many submunitions fail to explode as intended, leaving behind huge quantities of de facto landmines which continue to kill and injure for years, even decades after use. Tens of thousands of civilians have suffered globally as a result of these weapons.

In response to the humanitarian impact of these indiscriminate weapons, cluster munitions have been banned under the 2008 Convention on Cluster Munitions. To date, well over 110 governments have joined the convention and the number continues to grow – establishing a strong norm against the use of cluster munitions that helps to protect civilians worldwide in times of conflict.

[Add this paragraph if your country has joined the CCM, otherwise remove] The government of [COUNTRY] has joined the Convention on Cluster Munitions (CCM) and has banned the use, production, transfer, and stockpiling of cluster munitions as well as assistance of such prohibited activities.

Investing in cluster munition producers constitutes as assistance to the production of cluster munitions and therefore we believe makes [name of financial institution] complicit in the production of these indiscriminate weapons. Cluster munitions are widely acknowledged to be unacceptable weapons. In joining the Convention on Cluster Munitions, more than half the world has agreed to ban these weapons. Financial institutions should, therefore, avoid any involvement in the manufacture of cluster munitions.

Financial institutions sometimes regard financing or providing financial services to companies as a neutral activity. But investing in a company clearly supports that company's objectives by raising the capital it needs to pursue them. In delivering a financial service to a company, a financial institution signifies its approval of this company's objectives. Financing a company involved in cluster munitions facilitates production of these weapons. Therefore, we urge you to end your company’s involvement as soon as possible. Moreover, we ask [name of financial institution] to implement a transparent and comprehensive policy to ensure that your company will cease any further involvement in companies that produce cluster munitions.

An increasing number of financial institutions have disinvested from cluster munition producers and implemented a transparent and comprehensive exclusion policy for companies that produce cluster munitions, as the PAX report documents. These financial institutions do not consider cluster munitions producers appropriate business partners.

We hope that [name of financial institution] will be the next financial institution to ban any involvement in cluster munitions by implementing a comprehensive policy.

We look forward to receiving your response.

Yours sincerely,

[SIGNATURE]

[NAME]

[ORGANISATION]

[CONTACT DETAILS]

1. The Cluster Munition Coalition (CMC) is a global civil society campaign working to eradicate cluster munitions, prevent further casualties from these weapons and put an end for all time to the suffering they cause. See [www.stopclustermunitions.org](http://www.stopclustermunitions.org). [↑](#footnote-ref-1)
2. The first ‘Worldwide Investments in Cluster Munitions; a shared responsibility’ report by PAX (then *IKV Pax Christi*) and FairFin (then *Netwerk Vlaanderen*) was released in October 2009. Updates of the report were published in April 2010, May 2011, June 2012, December 2013 and November 2014. The June 2016 report, published by PAX, presents the latest findings about investments in producers of cluster munitions. [↑](#footnote-ref-2)