

2 November 2020

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The article in The Australian Newspaper, Thursday October 29, 2020, "*Bank sets climate test for loans*" is a matter of grave concern to us and should be, too, for all Australians at this time when the nation is rebuilding after the damaging effects of the COVID 19 policies.

For the reasons set out in this letter, ANZ Bank's climate change statement, announced on Thursday 29/10/2020, "*to ramp up support for the Paris Agreement goal of net zero emissions by 2050*" is misconceived.

I ask that you please refer to the enclosed FACT SHEET – CARBON DIOXIDE (CO₂) from which you will see:

1. CO₂ and other greenhouse gases (Methane, Nitrous Oxide and water vapour) are less than 1 percent of the atmosphere of the Earth and thus, are really irrelevant to the temperature of the Earth
2. CO₂ does not cause global warming
3. CO₂ is not a pollutant but is necessary for plant, animal and human life on Earth. The more CO₂ in the atmosphere the more abundant will be life on Earth.

These facts about CO₂ have never been refuted by any scientist and that includes Australia's current and immediate past Chief Scientists. They were each given specific opportunities to refute these facts but chose not to do so.

I also enclose a CNI research article "*Net-Zero Greenhouse Gas Emissions by 2050 –NO Way!*" This shows that there are no scientifically factual grounds for net zero emissions and if achieved the outcome will be negative for Planet Earth.

Furthermore, such a policy will be hugely damaging to Australia, economically, at a time when so much needs to be done to rebuild Australia as a sovereign, secure and self-reliant nation.

Supporting and confirming the research findings of CNI, detailed in the CO₂ Fact Sheet is a copy of a letter addressed to the Secretary General of the United Nations and the Executive Secretary of UNFCCC with the heading "*There is no climate emergency*" expressing the views of the Ambassadors of the European Climate Declaration. This Declaration is the voice of more than 500 knowledgeable and experienced scientists and professionals in climate and related fields.

It will be in Australia's national interest for ANZ to withdraw this climate change policy.

Denis J Whitely – Executive Director

