



# Bank Account Switching for GP Surgeries

**For any queries about this guide, contact Bank Better  
at [bankbetter@tippingpointuk.org](mailto:bankbetter@tippingpointuk.org).**

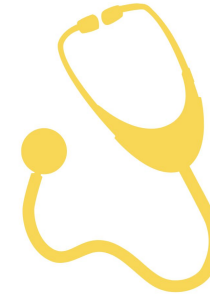
## **What does health have to do with the climate?**

Climate change is already damaging health around the world, including in the UK. In 2022 alone, 4,500 people across the UK were killed by heatwaves and these figures are expected to get worse as the climate keeps warming. The burning of fossil fuels is not only heating the planet but is also directly causing air pollution which contributes to as many as 1 in 5 deaths worldwide.

Health professionals decided a long time ago that it is no longer ethically viable to financially associate with the tobacco industry while it continues to drive lung disease and premature death. We are now starting to understand how the fossil fuel industry is also putting at risk the health of millions of people.

## Why switch bank accounts?

UK banks are compounding the climate crisis, by funnelling billions of pounds into climate-damaging projects. In 2022 alone, the five big UK high street banks (Barclays, HSBC, Santander, Lloyds, and NatWest) provided £37 billion of financial support to fossil fuel companies, at a time when we urgently have to burn less fossil fuel rather than opening new fossil fuel sites. Fossil fuel companies could not fund big infrastructure projects using their own capital alone so these financial services are essential to their business models.



## How is this relevant to GP surgeries?

Banks only make a small proportion of their profits from funding fossil fuel companies. **If a bank starts to lose enough money through bank account switches because of their fossil fuel activity, they will cut their fossil fuel business to protect their profits.** This has happened before - in 1986, Barclays pulled out of Apartheid South Africa after organisations and individuals alike stopped banking with them.

As small health providers, we might feel powerless in the face of overwhelming climate change. **But the British public trusts us more than almost any other profession.** If we lead by example and collectively move our bank accounts away from the institutions jeopardising life on Earth, people will take notice, just as they took notice of [Cambridge University](#) and [Christian institutions](#) distancing themselves from fossil banks. We estimate that a GP surgery with 10,000 patients produces 71 tons of CO<sub>2</sub> per annum just through its banking which amounts to the CO<sub>2</sub> burned through 592 return flights from London to Rome!



## Who has already moved bank accounts?

From membership organisations such as The British Thoracic Society, the Royal College of Midwives and the [Association of Clinical Psychologists](#) to individual practices and charity partners such as St Levan Surgery or Volunteer Cornwall ... the list goes on. **Join them and keep growing this list!**



British  
Thoracic  
Society



## Which banks should I move away from?

The most commonly used UK banks that give billions worth of financing to fossil fuel companies are:

- Barclays
- HSBC
- Santander
- Lloyds (including Halifax, Bank of Scotland, and Scottish Widows)
- NatWest (including The Royal Bank of Scotland and Coutts)



If your bank is not on this list, you can check your provider on [Bank.Green](#).

## Which banks can I move to?

Which bank is the best fit for you really depends on your GP surgery and how you are set up. But some of the most commonly used ethical banks in the UK include:

- The Cooperative Bank
- Unity Trust Bank
- Starling Bank
- Nationwide





## Who can support me in moving bank accounts?

**MotherTree** works with businesses of all kinds to help them clean up their finances. They will research your banking needs and then carry out the bank account switch for you. MotherTree charges by month using a pay grade, depending on the size of organisations (i.e. charges for GP surgeries will be relatively low). They can help you to unlock higher savings rate, save you research and administrative time, and make it quick and painless for your GP surgery to move bank accounts.

You can get in touch with them to [book a free call](#) and learn more about what they do.

## What should I do once my GP surgery has moved bank accounts?

- **Let us know you've moved** - we can't tell the story of the health organisations closing their fossil fuel bank accounts unless we know that you've done so! [Fill in this form](#) or email us at [bankbetter@tippingpointuk.org](mailto:bankbetter@tippingpointuk.org) to tell us about your bank switch.
- **Write to your bank** - your bank won't know that you left them because of their fossil fuel financing if you don't tell them! Here are letter templates for the big five UK highstreet banks: [Barclays Template Letter](#), [HSBC Template Letter](#), [Santander Template Letter](#), [Lloyds Template Letter](#), [NatWest Template Letter](#).
- **Consider a bank switching workshop for your staff** - within a lifetime, British people earn £1.5 million, on average. If all your surgery staff move to ethical bank accounts today, that's millions and millions of pounds removed from fossil banks and instead invested in projects which actively protect health, such as sustainable housing and food projects. Find out more about [Bank Switching Workshops](#) or [book a Bank Switching Workshop for your staff](#) co-hosted by Switch It Green and Bank Better.

