

By2020WeRiseUp: Actions advisory for targeting the finance industry

This is an advisory for targeting the finance industry during the [second wave of By2020WeRiseUp](#). You can find the corresponding [communication package here](#).

From targeting banks to financial centres we, groups of different horizons declaring that #By2020WeRiseUp, call on everyone to take action. The autumn of 2019 saw an unprecedented amount of climate action targeted at governments and political power-holders, along with widespread coordination efforts in what was termed as the first wave of actions in the context of By2020WeRiseUp. As politicians have proven to be unwilling or unable to take sufficient measures, a call is now issued to target the finance industry: the ones who are funding the climate and many other crises.

In January 2020, the World Economic Forum (WEF) will be coming for the 50th time to Davos, and we need to take action in the face of its absurd illegitimacy, and of the one of its world, along with the boundless destruction caused by its actors. Together, we will act in coordination to make our targets feel the pressure of rolling disruption across Europe, and we invite everyone to pick their action depending on their favoured methods and/or action levels.

We hope this toolkit will provide some inspiration on how you and your group can take action against the finance sector. It is meant to be just that; inspiration. Not an exhaustive list of ideas or targets, but hopefully a way to increase the appetite for actions against the highly destructive finance industry.

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Targets

Types of targets

Banks, financial centres, insurance companies and pension funds are the epitome of the finance sector. Let's show them that it's our planet not their business.

Banks are very worried about public exposure so there's a good chance that there won't be too much repression on a relatively small action, to avoid publicity. Their fear of being exposed also means that high action levels are not necessary to actually have an impact.

Financial centres are both physically and metaphorically the epicentre of the finance sector, with some of the biggest criminals all gathered in one place. So, this makes it a fairly easy narrative for an action and depending on the level of action also a potentially high impact one.

Insurance companies insure the uninsurable; projects that were never ecologically sound, but are now also not economically viable. Without insurance companies the banks couldn't take the risks they do, making them a central building block in the fossil fuel house.

Pension funds, given the nature of the beast are almost all by default invested in all the global banks and insurance companies, and most of them heavily invested in fossil fuel companies. You put that together and they are in effect destroying the future that they are meant to safe-keep for people in their old age.

National-specific contexts:

In some countries there might not be an obvious bank target or a financial centre (see list of financial centres and worst European banks below), so targeting a specific pension fund which is heavily invested in the fossil fuel industry or an insurance company enabling the destruction of our planet might make more sense.

How to pick a target

Communication:

Connect as one campaign. Combine your voices and actions while remaining diverse in your tactics, together we are unstoppable.

Adapt to national-specific targets:

Here are some ideas to adapt to your local context. It is also advisable to not only target banks and insurers involved in coal, but other fossil fuels such as LNG or Oil as well. If you have any questions regarding **your** country or city, contact us: [by2020we\[at\]riseup.net](mailto:by2020we[at]riseup.net)

- Nordic countries: Our advice would be to target pension funds present in Norway, Sweden and Denmark. [See the following document](#).
- Germany: Best would be to target insurance companies. Most have committed to get out of coal, but some are using loopholes to continue profiting from fossil extraction. In addition, one of the worst insurers involved in coal is Talanx. [For more, see this website](#).
- Poland: The Polish banks that are still most involved in coal (both new and existing projects) are PKO Bank Polski and Pekao S.A. Both are state-owned. International banks most exposed to Polish coal are Banco Santander, JP Morgan Chase and Citi (owning Citi Bank Handlowy). HSBC is also present, giving out corporate loans and underwriting bonds. [More information here](#).

Adapt to what has already been targeted in the past:

Examples of banks already targeted in the past:

- Credit Suisse
- UBS
- Société Générale
- BNP Paribas (highly visible in France, but also in Portugal)
- RBS (Scotland)
- HSBC
- Barclays
- Santander

Adapt to what you can do according to your group's capacities:

There is a wide variety of possible actions, ranging from banner-drops, die-ins and legal manifestations to direct action involving blocking, occupation and other forms of protest. These actions don't require the same level of preparation and planning. Pick whichever you feel like doing and feel like you can do. See part B of this document.

Ideas of targets

Banks :

BankTrack have provided this ranking of the worst European banks:

- Barclays
- HSBC
- Crédit Suisse
- Deutsche Bank
- BNP Paribas
- Société Générale
- Crédit Agricole
- UBS
- ING
- Unicredit

If you have doubt regarding which bank would make sense to target in your country, [see this document](#).

If you need advice on narrative or facts to explain why you are targeting a particular institution, get in touch with the following people:

For banks: greig[at]banktrack.org

For insurance companies: zala[at]beyond-coal.eu

Insurance companies

These are the top 5 insurance companies involved in new fossil projects:

- Generali
- Talanx
- PZU
- Hannover RE
- Lloyd's

Financial centers

Below is a list of the 15 most important financial centres in Europe, but many forms of actions can take place decentralized, in your home-town.

- London
- Zurich
- Frankfurt
- Paris
- Geneva
- Luxembourg
- Monaco
- Edinburgh
- Madrid

- Dublin
- Amsterdam
- Munich
- Vienna
- Milan
- Jersey

Action ideas

General thoughts

Actions can be combined, and become even more powerful! Always check your local laws before an action, and have legal/well-being support ready and prepared. Don't underestimate the importance of making your actions visible to the public, work with media, or even better, be the media. Especially actions with high risk of state or private repression should be maximised in their public impact. Make sure people know why you choose to disrupt their daily routine.

If you are interested in an action but are unsure about planning or have questions, don't hesitate to write us: [by2020we\[at\]riseup.net](mailto:by2020we[at]riseup.net)

Additional advice concerning actions in bank branches or targeting financial institutions:

Important to have leaflets and information-spreading ready for customers and employees/management! Actions on banks are aimed also at the general public, so documenting your action for the public is very important. This is your best weapon because banks don't want to have bad publicity. It is important to talk with local press – invite them to your action and let them help you explain why this bank needs to act now.

Bring something you want to give to the local branch manager/employees. Try to have them publicly receive your list of demands.

Pictures are often forbidden inside the bank – so be careful about photography and filming. Check before and see if there is a sign “photographs not allowed”.

Banks and their surroundings are often under video-surveillance. Keep this in mind.

Have people prepared to talk to security to keep them busy, and keep them calm.

Prepare press work and contacts in advance, to build trust and help with positive reporting.

List of ideas for targeting Banks or other financial Institutions

Raise the Alarm / Fire-alarm

The planet is on fire, and we need to raise the alarm. Banks have Fire Alarms, use them to alert the customers, the employees and the public. Misuse of fire-alarms can be an offence, and fines can be high. Check your local laws. Coordinate this action across several branches across your city, or across the country you live in to achieve more impact.

Talking to employees

Walking into the bank and asking employees to talk with you, convince them of your message and the necessity to have *them* demanding change (you can bring them something too, like a package with their rights to strike, excerpt of the national constitution, a leaflet etc.)

Stickers, flyer or banners with dirty secrets over their advertisement or cash machines

Use stickers or flyer to turn cash dispensers into tools for spreading information about this banks involvement in the fossil industry

Subversive leaflets and ad-busting

Use the targets designs and image against them, and spread the truth about their involvement in financing the destruction of our planet. More info on page 12 of [this document](#) and on [this website](#). Inspiration for the black marker method [here](#).

Die-ins /Flashmob

Highlight that the bank is involved in financing the rapid extinction happening around us by staging Die-ins inside (risky) or in front of bank branches. Big public spaces and shopping areas are also good to reach the general public. Bring enough people to give out info to bystanders during and after the action. This can also be included in a legal manifestation/demo or as part of a staged Performance: singing, dancing, theatre plays, pranks, disco-bedience...

More info page 4 of [this document](#), on [Wikipedia](#) and in [this article](#).

Oil spill

Use Paint or chalk on the pavement or road in front of the fossil banks with a sign like "be careful the floor is slippery with oil sponsored by this bank" or a slogan of your choice. Use spray chalk or real oil, but think about possible repression and ecological impact.

Using masks of the animals dying

Bring the faces of those killed by corporate greed to those who finance it, [see for example](#).

Lecture, presentation - Toxic tour

A walking tour stopping in front of key fossil corporations and fossil banks. Each stop will share dirty secrets on the corporations or institutions and experiences from impacted people and an opportunity to ask questions. Can work well if combined with other actions, [for example if combined with a protest](#) - media is already listening.

Disturbing Traffic and Business as Usual

- Critical Mass to slow down traffic around targeted area (or road blockades)
More info on page 2 of [this document](#) and on [Wikipedia](#).
- Swarming around streets of financial centres
Groups of 15 to 30 people coordinating with other groups, the aim is to disrupt traffic or even bring it to a stop. Be aware of motorists and local laws. More info on page 3 of [this document](#). See also [this article](#) for reference.
- Walking with wooden frames in traffic to slow down cars
In some European countries (check your local laws), the law says that you have to walk on the road if you're carrying something that would obstruct the pavement. Build car-sized wooden frames and use slings to carry them safely. This works great together with a critical mass and swarming in a coordinated action. More info on page 3 and 4 of [this document](#) and over these two links:
 - [Fairkehr](#)
 - [Projektwerkstatt](#)

Occupation of banks or public spaces

Can be very symbolic and fun (plays, concerts, speeches...) or aimed at being more long-term (and more confrontational). Also think about [theatrical performances](#) inside banks or [concerts](#).

Lock-ons /Glue-ons

Depending on techniques and where you choose to stage the action, the level of repression can be very high. Activists need to be prepared for and informed of this. Can also be used to prevent eviction/clearance of blockades/occupations. More general information on page 5 of [this document](#) and on [Wikipedia](#). For more in-detail examples:

- An [explanation](#) of seven different standard techniques.
- A close up [removal of a medium complex “sleeping dragon”](#) (lock-on chain)
- Greenpeace [combining sleeping dragon with gateway lock-on](#)
- A [complex lock-on](#), details in close-ups.
- An [example](#) how big the effort can be to remove you
- How do you [un-glue a protester?](#)
- [Extinction Rebellion Washington DC](#) using superglue to block a tunnel beneath the US Capitol

Mechanical blockage of doors (nails, locks, foam...)

Use whatever you consider best, but be aware of damages and liabilities (if they know who to go after) More info on page 4 of [this document](#) and your local hardware shop.

Hydrogen balloons

Balloons can be set up quickly, and provide great visuals. Banners attached to the balloons going up in the air (try to be faster than police) are easily visible and attract interest. A 20L hydrogen tank is enough to fill about 30 balloons (20 small balloons and 8-10 big) , this is easy to scale up. Attach 2-3 big balloons to a bamboo stick, and then hang your banner on the stick. Bamboo grows quickly, is light and not so fragile. Be wary of unexpected wind at ground level around tall buildings. [See for example](#).

Art gallery with images of places destroyed by bank investments

Dressed as artists, set up impromptu art shows inside or outside banks to show the places of destruction and the targets involvement.

Bring the destroyed nature back to the bank

Bring wood from a destroyed forest, or other types of natural items destroyed by fossil investments. And/or bring the destroying logos to the places exploited, forest, open pit mine, coal power plants – these provide good photo opportunities.

Couch space occupation

Use couches and other furniture for theatre plays, staging something, discussing system change.. while occupying space

Red hands - Catch them "Red-handed"

See [this example](#).

"Cleaning up" dirty banks

Clean up the place symbolically and try to convince the employees to keep it clean, examples can be found [here](#) and [here](#).

Chairs

Taking chairs out of banks to protest against tax evasion while activists' are being taken to court over

acts of peaceful civil disobedience. In France, this action was done with support from celebrities or left/green politicians who kept the "stolen" chairs in their home.

- Example from [Attac France](#).
- [Example #1](#) on Youtube
- [Example #2](#) on Youtube
- [Example #3](#) on Youtube

Boycott

Public declaration of not bringing your money (or your children's future salary) to this bank - prepare a press release in parallel for instance, plan for many people to sign the declaration. [See for example](#).

Food is good!

Organize a solidarity food event in front of the institution you're targeting, aimed at raising awareness at the same time.

Demonstrating solidarity

Organize a repair event, free shop event, festive event in front of your target to show the contrast between their world and the one we want and need.

Mass petition

To gain the required public support a lot of work needs to be done in advance. An alternative would be to use online petitions, but these have limited impact and other drawbacks. Petitions are good as a entry level action but not very useful if stand-alone, they need to be part of a bigger campaign aimed at your target. Try to network with other groups for more traction. [See for example](#).

Open letter

Prepare this together with other press statements and information material. Also good to bring to the bank and have something to bring/do during your action by reading it out to the public/press.

Going to universities that teach finance and business

Talk to the future employees and scientists and tell them the truth about this banks involvement in financing fossil fuels, and convince them to not work for them in the future

Make new/spread existing videos

Make a video telling the truth about this bank or company and convince influencers to spread the video as much as possible in their social media (make it viral)