

A photograph of two white daisies with yellow centers growing in a field of tall green grass under a clear blue sky with light clouds. The daisies are in the foreground on the left side of the frame.

carbonreverse™
driving the future

the right car. right now



take the heat off our environment

Choose **carbonreverse** and offset your vehicle's carbon emissions for the life of your lease.

what is carbonreverse?

carbonreverse is a choice, a choice to help reduce global warming.

When you novate a vehicle with **nlc**, you can choose as part of your vehicle salary package, a **carbonreverse** provision.

When you choose **carbonreverse**, **nlc** will offset approximately 4.5 tonnes a year of your vehicle's carbon emissions, for the life of your lease.


*Please refer to section 3 for more information on how your **nlc carbonreverse** certificate offsets your vehicle emissions.*

why should I carbonreverse?

We have all seen the images of stranded polar bears, glaciers crashing into the sea and cyclones ravaging coastal areas. We read and hear about this type of thing happening more and more. These are some effects of global warming.

Fossil fuels are burned everyday for transport, energy in the home and industry. The burning of these fossil fuels contributes significantly to global warming.

Most of us are becoming aware of the effects our activities are having on global warming. We now need to turn our awareness into action.



It is up to all of us to either avoid or reduce our consumption, and in those activities where we find it difficult to avoid or reduce, we offset.



each action creates a **reaction**

Your individual act to **carbonreverse** contributes to a global movement.

Your **carbonreverse** provision

When you decide to **carbonreverse nlc** purchase carbon credits to offset your vehicle's emissions for the life of the lease.

The average Australian vehicle emits approximately 4.5 tonnes of carbon dioxide per year. One carbon credit offsets one tonne of carbon dioxide emitted.

nlc calculates the number of carbon credits required to offset 4.5 tonnes of the vehicles carbon emissions for the life of the lease. This forms the basis of your **carbonreverse** certificate. For example: a four year lease x 4.5 tonnes will require the purchase of 18 carbon credits.

Your contribution is locked away forever

nlc purchase the carbon credits at the start of the lease. We then debit the total cost of the **carbonreverse** certificate to your lease management account, and collect the cost of the certificate via a monthly \$10 pre-tax provision from your vehicle salary package.

It is important to understand that when **nlc** purchase the credits, we surrender them immediately.

This means two things;

- a) The credits can never be used again by anyone else, ensuring your contribution is locked away for all time.
- b) In the event you decide to finish the lease early, **nlc** is unable to refund the cost of the credits.

What is the Greenhouse Gas effect?

As the Sun's energy passes through the Earth's atmosphere, most of the energy is absorbed by the Earth, however some of this is radiated back toward space. A portion of this radiation is reflected back toward the Earth by gases within the atmosphere called Greenhouse Gases (GHG), instead of continuing on into space. Human activity produces four principal GHGs: carbon dioxide, methane, nitrous oxide and halocarbons. As these gases have increased in our atmosphere, more radiation is reflected back toward the earth causing the Earth's temperature to increase. In other words, the significant increase of potent GHG in the atmosphere is a result of human activity.





credit where credit is due

carbonreverse uses carbon credits to offset your vehicle emissions.

How does a carbon credit work?

A carbon credit works like this: "X" creates energy via a renewable process or reduces their GHG emissions, and they are rewarded by receiving a credit; "Y" emits more carbon into the atmosphere than they are allowed, therefore they are required to pay for a credit to offset their emissions.

Carbon credits are generated by activities that either create renewable energy, or other activities such as energy efficiency, bio-sequestration and methane destruction.

The carbon credits that **nlc** will use to offset your vehicle's carbon dioxide emissions are created by "methane destruction" or the generation of electricity from renewable sources. We consider these types of activities to be an efficient, and an immediate contribution to reducing GHGs in the atmosphere.

carbonreverse will use NSW Greenhouse Gas Abatement Certificates (NGACs). These credits are registered with NSW Greenhouse Gas Abatement Scheme, one of the first mandatory GHG emission trading schemes in the world. NGACs are subject to strict compliance regulations aligned with the Kyoto protocol.

carbonreverse will use registered carbon credits (NGACs) to offset your carbon dioxide emissions for the life of your lease.



a certified environmental hero

You receive carbonreverse certification detailing the purchase and surrender of your carbon credits - a record of your contribution to a more hopeful future.

Your carbonreverse certificate

In recognition of your participation in the carbonreverse program you will receive a certificate recording your contribution.

The credits we purchase and surrender on your behalf are created by activities that have already reduced or destroyed harmful Greenhouse Gases, so the offsetting of the estimated emissions of your vehicle for the life of your lease has already happened.

You have contributed, in real time, as soon as we transact the credits for you.



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carbon credit certificate



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Thank you for participating in carbonreverse and reducing your carbon footprint. This certificate verifies that nlc has offset approximately 4.5 tonnes of your vehicle's carbon dioxide emissions per year, for the life of your lease. nlc has purchased and surrendered carbon credits that were created by projects that destroy or reduce harmful greenhouse gases.

Colin C. Credit

number of credits: 18
term of lease: 48 months
certificate number: 2007-026236105
certificate type: NGAC
date of surrender: 10/10/09
transaction number: SUR0700116

www.nlc.com.au/carbonreverse

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the right car. right now



the good, the bad and the green

By choosing carbonreverse, you have taken a step to help reduce the effects of harmful Greenhouse Gases on our environment.

Some other choices you have to help “green” your vehicle usage

Here are some other ways to help lessen the impact your vehicle has on our environment.

Think about the way you drive - reduce sudden starts and stops

The way you drive has a lot to do with your fuel economy. Sudden starts and stops increase your fuel consumption by 39% and raise the rate of toxic emissions to 5 times higher than average*.

Maintain your vehicle regularly

Maintain and tune your vehicle regularly, this helps to burn less fuel. Also, keep your liquids, such as oil and water topped up.

Tyre care

Tyres should be inflated to the pressure recommended for your vehicle. This information is often printed inside the door frame or in your owner’s manual.

Think about your trip

It is important to plan when and which route you are going to take. When possible avoid peak hour and choose routes with minimal traffic lights. This will reduce starts and stops. Also combining several short trips into one longer trip can make a difference.

+ source: www.greenvehicleguide.gov.au



On the 17 June 2006, the CSIRO of Australia reported that the Australian per capita emission of Greenhouse Gases is 27 tonnes per year. In other words, the carbon footprint of the average Australian is 27 tonnes. By comparison, the US average is 21 tonnes, New Zealand is 13 tonnes, and Japan is 10 tonnes.



step by step **reducing** footprints

Keep thinking about the choices you have to reduce your carbon footprint. Remember the environmental hierarchy; avoid, reduce then offset.

Your carbon footprint

We all create, through our everyday activities, what is referred to as a 'carbon footprint'.

The size of our carbon footprint is a measure of the amount of carbon dioxide emissions that have directly or indirectly been emitted through our activities.

More simply, it's a measure of our environmental impact and Australia has the largest carbon footprint per capita in the world!

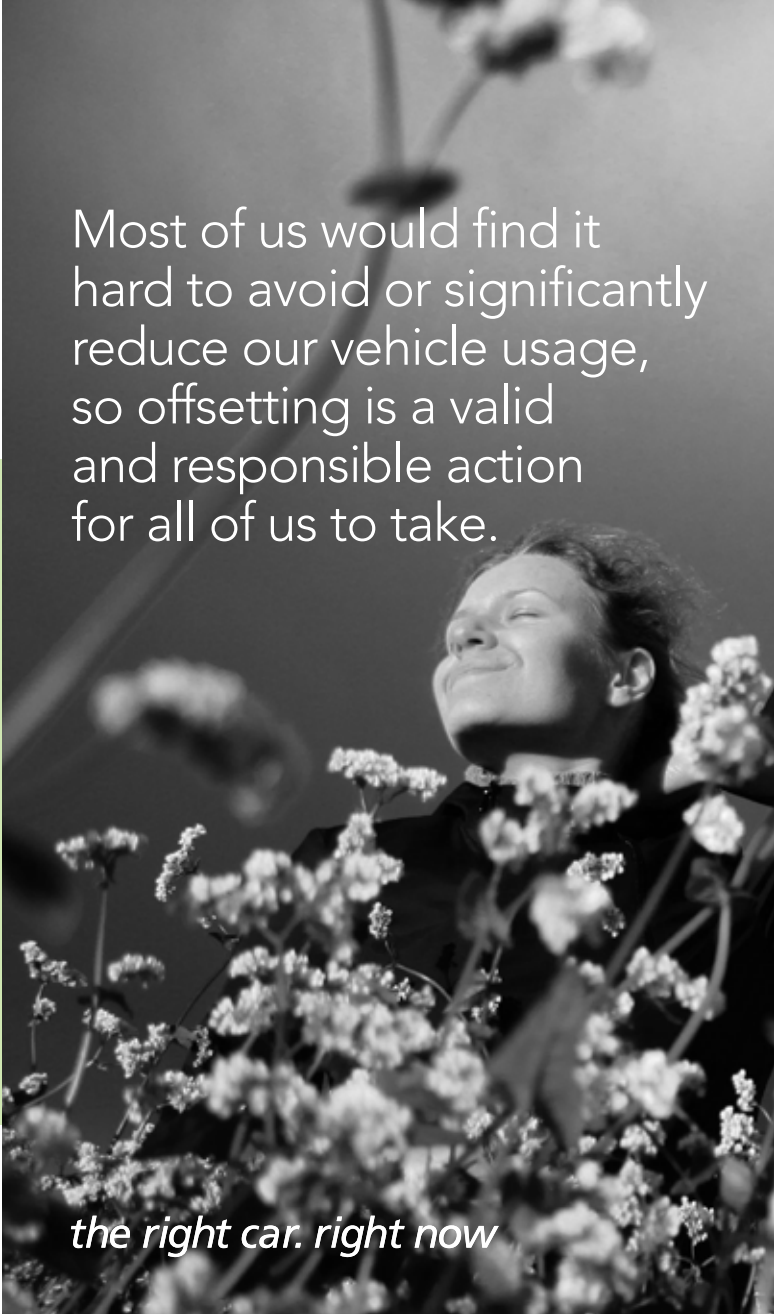
Clearly, reducing our individual carbon footprint will help.

So how do we reduce our 'carbon footprint'?

The simple answer is to consume less.

We should all aspire to avoid or reduce our energy use.

If you can't avoid and reduce, then take measures to offset your impact.



Most of us would find it hard to avoid or significantly reduce our vehicle usage, so offsetting is a valid and responsible action for all of us to take.