

Customer-Oriented Business Conduct

In line with its Corporate Mission, the Resona Group endeavors to live up to customers' expectations. These endeavors encompass a diverse range of financial services handled by each Group company and place the utmost value on helping customers realize joy and happiness. To this end, we have announced a "Policy on Customer-Oriented Business Conduct" aimed at guiding the thoroughgoing pursuit of initiatives genuinely focused on serving customers.

This policy was formulated by upgrading "Resona Policy on Fiduciary Duty," which was mainly designed to guide our operations

in asset formation and support fields. The new policy clarifies our intention to pursue customers' best interests, starting with addressing issues confronting each customer, community, and society as a whole.

Furthermore, to facilitate the translation of the above policy into specific actions to be taken by Group companies, an "Initiative Policy for Practicing Customer-Oriented Business Conduct" has been formulated to ensure their efforts are worthy of customer trust.

Policy on Customer-Oriented Business Conduct

I. Basic Stance

I-1 As a fiduciary entrusted by customers, we will, with our high specialization and ethics, continuously provide high quality financial services with customers' best interest in mind, while placing the greatest value in the joy and happiness of customers.

II. Provision of Optimal Services

II-1 We will provide appropriate information and explanations and deliver products and services suited to customers tailored to customers' financial knowledge, experience, assets and purpose of purchase.

II-2 We will provide appropriate and easy-to-understand explanations that customers can fully understand; not only about the benefits of products or services, but also other important information such as risks and fees.

II-3 We will strive to increase convenience with regard to the method, time and place for explanations of products or services, and base these on customers' intentions.

III. Human Resources and Organization

III-1 We will continue to enhance the knowledge and skills of our workforce, using an appropriate evaluation and compensation system, to provide the best products and services to our customers.

III-2 We have established policy on managing conflicts of interest to ensure proper management that prevents conflict of interests between our Group and customers, or between customers.

Looking ahead, the Resona Group will continue to take a customer-oriented business conduct to deliver high-quality financial services aimed at addressing the increasingly diverse and complex issues customers and local communities are now confronting. In addition,

we will strive to secure as many individual and corporate customers as possible and to establish long-lasting transactional relationships with them by pursuing their best interests, with the aim of enhancing the Resona Group's true value.

Practical examples of customer-oriented business conduct

Help corporate customers resolve issues confronting them via "interviews based on the REENAL method" (Resona Bank)

Propose solutions after diagnosing business styles of and clarifying management challenges confronting corporate customers via the use of a proprietary interview sheet

Established the "Kurashi Concierge" (Saitama Resona Bank)

Set up a one-stop consulting desk designed to accommodate a comprehensive range of household finance-related inquiries to ensure that our customers can casually seek consultation

Established "Fiduciary Duty commendation systems" (Kansai Mirai Bank, Mitato Bank)

Created in-house commendation systems designed to draw employee attention to model initiatives in terms of practicing customer-oriented business conduct in order to promote the entrenchment of a corporate culture focused on taking action to best serve customers