



System for Customer Protection and Finance Facilitation

The Bank works proactively to improve customer protection and convenience, while providing customers with appropriate and adequate explanations from a perspective of finance facilitation, such as management consultation, instruction and so forth.

The Bank facilitates lending and management improvement/business restructuring services in the region, working actively to provide detailed service based on a sufficient understanding of the facts and characteristics of customers and to facilitate finance.

Our systems respond appropriately to customers' consultation requests and complaints, and we listen carefully to customers' feedback and requests to make improvements.

With respect to the financial ADR (Alternative Dispute Resolution) system, we aim to respond quickly, fairly and appropriately to customers' complaints, and by entering basic agreements for procedural execution with the Japanese Bankers Association and the Trust Companies Association of Japan, which are designated dispute resolution organizations. The designated dispute resolution organizations work to mediate resolutions to customers' complaints from a fair and neutral position in cases where customers do not accept the resolution measures proposed by the Bank.