

# Initiatives to improve customer satisfaction

## Customer-Oriented Business Conduct

In June 2017, the Bank, together with Gungin Securities, established the Customer-Oriented Business Conduct Policy and Action Plan based on Customer-Oriented Business Conduct Policy, and regularly announces the status of its efforts, including performance indicators.

Note: Please refer to our website for the overall status of initiatives for customer-oriented business conduct.



### Realization of stable asset formation for customers

The Gunma Bank and Gungin Securities think about what is best for customers and strive to realize stable asset formation for them based on our corporate philosophy and Purpose.

### Selection of Useful Products for Customers

When selecting new products or proposing products to customers, we base our decisions on whether they will be useful for customers' asset formation and asset management without considering factors such as the amount of commissions we receive or our relationship with the company providing said product.

### Improved Transparency of Bank Commissions, etc.

In order to help customers make informed decisions when selecting products, we will improve the transparency of fees and commissions for each product and provide detailed explanations to assure that customers understand the products and their costs.

### Provision of Important Information in an Easy-to-understand Manner

○When providing information on products, we will explain basic matters such as the risks and returns of the product, as well as the terms and conditions of the transaction, in an easy-to-understand manner.

○To assure that customers can use their own judgment in selecting the products that best meet their needs, we will provide information that is clear, plain, and truthful in a manner that is not misleading.

### Provision of Suitable Products and Services Available for Customers

- The Group will work as one to provide optimal products and services that are appropriate for the customer's knowledge, experience, financial situation, objectives, and needs.
- We will actively provide financial and economic information to improve the financial literacy of people in the region.
- We will strive follow-up with customers in a timely and appropriate manner, including providing the information customers need to make investment decisions, such as information on the market environment and the state of customers' investments.

### Human Resource Development and Evaluation

In order to provide optimal consulting services that meet the diverse needs of customers, we will strive to develop human resources with both expertise and advanced proposal skills. We will do this in a number of ways, including enhancing our training programs, supporting employees acquire professional qualifications, and emphasizing the accuracy of employee evaluations.

## Efforts to Help Elderly Customers and Customers with Disabilities

### Installation of Communication Tools at All Branches

Various communication tools that can be used by customers who are elderly or those who need hearing or writing assistance are available at the counters of all branches, including hearing aids, writing tablets, and communication boards.

### Introduction of a Remote Sign Language Interpretation Service

A remote sign language interpretation service in which sign language operators provide interpretation via videophone using dedicated mobile PCs is now available at 26 of our branches.

### Telephone-based Communication Relay Service

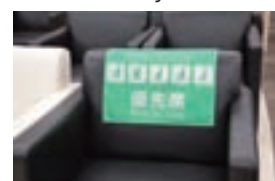
We have handled part of our operations through a telephone-based communication relay service, which enables the hard of hearing to communicate with the hearing through an interpreter.

### Barrier-free branches and ATMs

We are promoting the creation of a banking service environment that is safe and convenient for the elderly or customers with disabilities, such as by eliminating steps

inside and outside banking outlets, installing parking areas convenient for disabled people and having wheelchairs available for customer use.

In order that visually impaired or elderly customers can use ATMs smoothly, ATMs with handsets have also been installed at all branches, and we are also proceeding with installing universal design ATMs.



### Other Measures

- The transfer fee at the counter for visually impaired customers will be the same as that for ATM transfer fees.
- For customers who are visually impaired or have difficulty reading, our staff will do the procedure by reading or writing on behalf of the customer.
- We will send notifications in braille by postal mail upon request from the customer.
- We use braille business cards for visually impaired customers.
- Our website is equipped with a voice reading function.
- We are training dementia supporters.