

Initiatives to Improve Customer Satisfaction

Initiatives to Promote Sales Activities Based on Our Purpose

In line with our Purpose, “We use our strengths in connections to spin the threads of the future for local communities” and with the aim of deepening our sales activities based on this Purpose, we established the CS & Purpose Sales Promotion Group within the Group Sales Strategy Department in April 2024. This group will enhance the connection between our Purpose and sales activities, contributing to the sustainable growth of the Bank.



Aiming for a Positive Cycle Starting from Purpose-Based Sales Activities

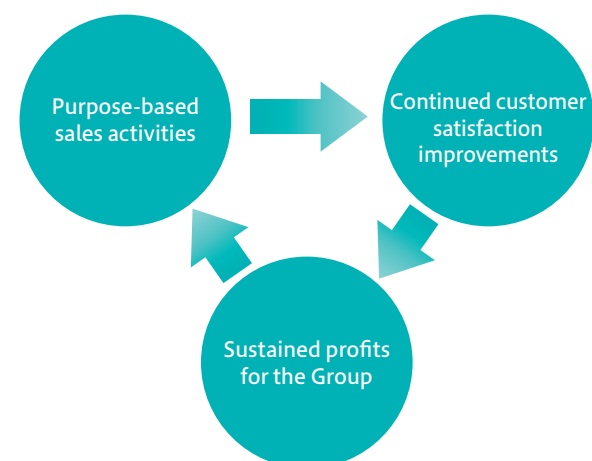
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At the Gunma Bank, each branch and Group company engages in sales activities based on our Purpose. This purpose-driven sales activity involves employees understanding the essence of our Purpose and taking a multifaceted approach from the perspective of the local community and our customers. By consistently implementing such approaches, we aim to enhance customer satisfaction, which in turn leads to sustainable revenue growth for the Gunma Bank Group. Furthermore, the increased revenue of our Group will further promote Purpose-driven sales activities and improve customer satisfaction, creating a virtuous cycle. I believe that achieving this virtuous cycle is the mission of the CS & Purpose Sales Promotion Group.

To carry out sales activities that serve as the starting point for a virtuous cycle, it's crucial for each employee to perceive the Purpose as their own and to connect the purpose with their daily tasks. The role of the CS & Purpose Sales Promotion Group is to support these employee efforts. Specifically, we plan to conduct branch visits and training sessions to repeatedly convey the connections and importance of putting the Purpose into practice, improving customer satisfaction, and revenue growth for the Bank. Additionally, we will share examples of successful Purpose-driven practices from branches to further this initiative.

It's crucial for the entire workplace to collaboratively promote sales activities based on our Purpose. In conversations with employees working at branches, most understand the significance and goals of the Purpose, but some still feel disconnected from how their actions align with it. For example, employees involved in customer service or administrative tasks at sales branches might feel that their work doesn't contribute to the Purpose. We want these employees to be more aware of the virtuous cycle between the Purpose and customer satisfaction. To ensure customers leave satisfied after visiting our branches, it is essential to provide an understanding service and accurate, prompt administrative procedures. This is also considered sales activity based on our Purpose. We aim to foster conversations within the workplace where employees are reminded that their current actions are actually contributing toward the Purpose.

We will advance our activities to ensure that customer-centric sales activities, which are based on our Purpose, are implemented throughout the entire Group, so that we can realize a virtuous cycle based on our Purpose.



Customer-Oriented Business Conduct

The Gunma Bank publicly discloses its Customer-Oriented Business Conduct Policy and Action Plan based on Customer-Oriented Business Conduct Policy, along with progress and KPIs (both shared and independent KPIs), on the Bank's website.

* Please see here for more details.



Initiative Policy

Preface

The Gunma Bank and Gungin Securities (hereafter the Gunma Bank Group) uphold the corporate philosophy of always taking actions that will foster the development of regional communities, and strengthening a creative relationship with our customers. And based on our Purpose to “use our strengths in connections to spin the threads of the future for local communities,” we will actively work to resolve social issues faced by society and customers (social value), and as a result, aim to achieve sustainable growth together by making a reasonable profit (economic value). Based on this corporate philosophy and Purpose, we will work to improve financial services predicated on the following policies.

Realization of Customers' Best Interests

1. Based on our corporate philosophy and Purpose, the Gunma Bank Group considers what products and services are most suitable for customers, striving to realize their best interests.
2. In order to realize customers' best interests, the Gunma Bank will be responsible for providing comprehensive support for the various needs that arise depending on the life stage of our customers, and Gungin Securities will be responsible for broadly supporting their asset management needs.

Selection of Useful Products and Services for Customers

When selecting new products and services, or proposing products and services to customers, we base our decisions on what product or service is most suitable for the customer, not on the amount of commission we receive or our relationship with the company providing the product or service.

Improved Transparency of Bank Commissions, Etc.

In order to help customers make informed decisions when selecting products and services, we will improve the transparency of fees and commissions for each product

and service and provide detailed explanations to ensure that customers understand all the costs involved.

Provision of Important Information in an Easy-to-Understand Manner

1. When providing information on products and services, we will use IT and other tools to provide easy-to-understand explanations on the underlying returns or losses and other risks of the product or service, as well as the terms and conditions.
2. To ensure that customers can use their own judgment in selecting the product or service that best meets 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

1. The Group will work together to propose the most suitable product or service according to the customer's knowledge, experience, financial situation, objectives, and needs.
2. We will actively provide financial and economic information to improve the financial literacy of people in the region.
3. We will 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, giving support to employees to obtain professional qualifications, and placing importance on appropriate evaluations for employees.

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 sales branches, including hearing aids, ear mark plates, and writing boards for communication.

Remote Sign Language Interpretation Service

A remote sign language interpretation service in which sign language operators provide interpretation via video-phone 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 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.
- Braille notification service, use of Braille business cards.
- Text-to-speech function on the Bank's website.
- Participation in the Dementia Supporters Program.