

Compliance

Compliance Policy

For JAPAN POST BANK, compliance comprises adherence not only to laws and regulations but also to internal rules, social standards of behavior, and corporate ethics by all directors and employees. We are striving to be the most

trustworthy bank in Japan, and consequently we view compliance as an important management issue. Accordingly, we conduct rigorous compliance activities.


Compliance System

The Bank has established the Compliance Committee, which is composed of Executive Officers with responsibilities related to compliance issues. The committee holds discussions about important compliance related matters and reports on their progress once per month, and also reports these matters to the Internal Control Committee, the Board of Directors, and the Audit Committee. In addition, the Bank has established the Compliance Management Department under the leadership of the Executive Managing Officer responsible for compliance. The department formulates compliance promotion plans and manages their progress.

We have also appointed compliance officers in certain departments who are independent from business

promotion and other conflicting functions. Through their activities, we monitor the progress of the implementation of compliance-related initiatives. Moreover, we have appointed compliance managers in departments and branches who are responsible for mentoring employees and promoting compliance.

Furthermore, in the event that an employee encounters a compliance-related issue, or an act that could lead to a compliance issue, he/she must report the matter to a superior, to our Compliance Line, or to whistleblower systems that have been put in place both within and outside of the Bank. In this way, the Bank strives to prevent a compliance violation from occurring or any escalation thereof, and to quickly resolve any problems.

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Compliance System

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Compliance Initiatives

Every year the Bank formulates a Compliance Program, which serves as a detailed action plan for the promotion of compliance. On the basis of this program, the Bank works to ensure compliance by addressing important matters, striving to promote compliance, including regularly reviewing implementation status, and conducting training sessions for employees.

Outline of Main Measures

- Prevention of fraud
- Countering money laundering and financing of terrorism
- Response to Antisocial Forces
- Customer-oriented business operations and customer protection
- Creating employee-friendly working environments

In addition, to serve as a specific guide to remaining in full compliance, the Bank formulated a Compliance Manual, which brings together the Bank's approach to compliance and important action items as well as the management of conflict of interest transactions, the prohibition of acts that fall under bribery, and the other laws to be observed. Each director and employee has received the Compliance Handbook, which contains the most important, baseline compliance items from the Compliance Manual that all JAPAN POST BANK directors and employees need to be aware of. In this way, the Bank further raises compliance awareness.

Basic Policy for Combating against Antisocial Forces

The Bank as an organization combats against Antisocial Forces that threaten the sound social order and corporate activities. The Bank is never involved in any illegal or antisocial behavior associated with antisocial forces.

The Bank blocks and excludes relationships with antisocial forces by cooperating with relevant external organizations such as the police, etc.

The following details each action.

Basic Policy for Combating against Antisocial Forces

1 Response as an organization

With regard to antisocial forces, the Bank's attitude toward antisocial forces is clearly stated in the JAPAN POST GROUP's charter of corporate conduct and internal rules, etc., and the Bank as a whole from top management to employee level responds to antisocial forces. The Bank protects the safety of management and staff members who respond to antisocial forces.

2 Alliance with the external organizations

The Bank always maintains close relationships with the relevant external organizations such as the police, the center for removal of criminal organizations and lawyers.

3 Cutting off all the relationship including normal banking transactions

The Bank never establishes relationships with antisocial forces including normal banking transactions. Their undue claims are rejected.

4 Civil and criminal legal action is taken

If confronted with undue claims by antisocial forces, legal action is taken from both civil and criminal perspectives.


5 Prohibition of backroom deal and the provision of funds


The Bank's actions never take the form of backroom deals. The Bank never provides funds to Antisocial Forces.

Privacy Protection Measures

JAPAN POST BANK has established the following privacy policy and conducts business operations based on this policy. We recognize that protecting personal data, includ-

ing specific personal information and Individual Number (hereinafter 'personal data'), is vital to offering services that can achieve a high degree of customer satisfaction.

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Privacy Policy

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Measures Aimed at Managing Conflicts of Interest

The JAPAN POST GROUP has released the Japan Post Group Conflicts of Interest Management Policy. This Policy governs the management of conflicts of interest transactions by our Group as a whole in order to prevent our customers' interests from being unduly harmed.

In line with this Policy, JAPAN POST BANK has put in

place a system for the proper management of transactions that have the potential to create conflicts of interest and to prevent customer interests from being unduly harmed. Among a host of initiatives, the Bank has set up the Compliance Management Department to assume responsibility for managing and controlling conflicts of interest.

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Conflicts of Interest Management Policy

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