

Compliance

Basic Stance

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 responsible for compliance-related issues. The committee holds discussions on important compliance-related matters once a month and reports on their progress regularly 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 departments such as sales, who monitor the progress of compliance-related measures, as well as compliance managers in each

department, who are responsible for mentoring employees and promoting compliance.

Furthermore, in the event that an employee encounters a compliance or other 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 is striving to prevent the occurrence and expansion of problems concerning compliance and quickly solve issues should they occur.

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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 strives to promote compliance through addressing important matters and regularly checking their progress. The Bank also uses methods to strongly encourage compliance such as conducting training sessions for its employees and officers.

Moreover, 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 prevention of corruption such as bribery of public officials and money laundering, and other laws and regulations to be complied with. The Compliance Handbook, which contains the most important items from the Compliance Manual is distributed to all directors and employees (including non-regular employees) and is used in compliance training sessions to ensure that all employees are thoroughly familiar with its contents and to raise compliance awareness.


Outline of Main Measures

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

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, including specific personal information and Individual Number (hereinafter 'personal data'), is vital to offering services that can achieve a

high degree of customer satisfaction.

 **More information**
Privacy Policy
Home > Privacy Policy

Measures against Countering Money Laundering, Financing of Terrorism, and Proliferation Financing

The importance of combating international money laundering, the financing of terrorism and proliferation financing is growing with each passing year. Financial and related institutions are being called upon to enhance the preventive measures toward their money laundering and related management systems in response to changes in money laundering and related risks. Recognizing that the need to combat international money laundering, the financing of terrorism and proliferation financing is one of the major priorities for management, JAPAN POST BANK formulated the basic policy to address each of these issues in accordance with the "Guidelines for Anti-Money Laundering and Combating the Financing of Terrorism" set forth by Japan's Financial Services Agency. The Bank has also clarified the roles and responsibilities of all managers and employees involved in addressing international money laundering, the financing of terrorism and proliferation financing including the appointment of the dedicated executive officer in

charge of the Compliance Division as the officer in charge of overall oversight for each of these issues. In doing so, JAPAN POST BANK is implementing management-driven measures.


Specifically, from the standpoint of preventing the Bank's products and services from being abused for the purpose of international money laundering, the financing of terrorism and proliferation financing, the Bank identifies the relevant risks and evaluates and takes appropriate measures to effectively mitigate these risks.

In recent years, the incidence of various financial crimes has become increasingly frequent with the methods used more cunning and sophisticated. In order to safeguard customers' deposits and assets, JAPAN POST BANK will engage in efforts to prevent financial crimes from occurring and their further proliferation through a variety of measures. This includes analyzing past criminal typologies, enhancing the Bank's systems, and consolidating data.

Measures 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.

 **More information**
Basic Policy for Combating against Antisocial Forces
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> Basic Policy for Combating against Antisocial Forces

Measures against 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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