

Customer-Oriented Initiatives

Basic Approach

“We grow and prosper together with our customers, by providing services of greater value to them.” Making this commitment a component of Our Mission, we work toward the enhancement of Customer Experience (CX) and quality through collaboration among Group companies.

Promotion Structure

We have established the CX Improvement Subcommittee and the CX Improvement Committee as bodies through which we advance initiatives, reinforce management systems, and promote Group coordination related to customer-oriented business operation.

The CX Improvement Subcommittee invites external experts as advisors and engages in exchanges of opinions for further entrenchment of customer orientation. The

CX Improvement Committee, which has members of the Group Management Committee as its members, deliberates on measures based on reports from the CX Improvement Subcommittee.

Initiatives to Improve Product and Service Quality

To provide products and services grounded in a customer-oriented approach, SMBC Group always confirms that a customer need for the products and services exists, and that adequate assessments and responses to potential risks are taken during the planning and development stages. We also carry out periodic quality reviews of existing services. The CX Improvement Subcommittee, composed of external experts and heads of relevant departments, reviews and discusses the efforts of Group companies to improve the quality of products and services.

Customer-Oriented Business Conduct

Based on the “Principles for Customer-Oriented Business Conduct” guidelines on fiduciary duties released by the Financial Services Agency, SMBC Group has formulated its “Basic Policy for Customer-Oriented Business Conduct*” and “Basic Policy for Customer-Oriented Business Conduct in the Retail Business Unit.”

* Group companies subject to the basic policy:

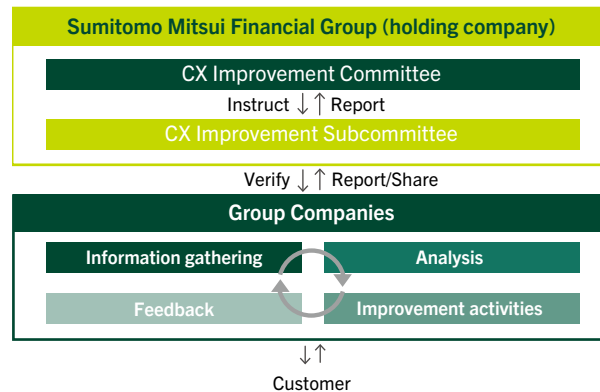
Sumitomo Mitsui Banking Corporation, SMBC Trust Bank Ltd., SMBC Nikko Securities Inc., Sumitomo Mitsui DS Asset Management Company, Limited



See our website for details on SMBC Group’s “Basic Policy for Customer-Oriented Business Conduct” and SMBC Group Retail Business Unit’s “Policy on Initiatives for Customer-Oriented Business Conduct.”

<https://www.smfg.co.jp/english/company/organization/cs.html>

Incorporation of Customer Feedback into Management



Declaration of Compliance with ISO 10002

SMBC, SMBC Nikko Securities, and SMBC Consumer Finance have declared their intent to comply with the ISO 10002 (JIS Q 10002) international standard with regard to their processes for incorporating customer feedback into management.

FY2025 Initiatives

We are focusing on further embedding a “Customer-Oriented” approach not only in Japan but also at our overseas locations, including investee companies under our Multi-Franchise Strategy. Starting in FY2025, we have begun sending representatives from our headquarters to visit local sites for discussions. We are advancing initiatives in each region to ensure that Customer-Oriented service and improvements to products and services based on customer feedback are practiced globally.