



Initiatives for Enhancing Customer Satisfaction (CS) and Quality

SMFG's Initiatives

SMFG shall implement measures to improve CS and Quality while cooperating among group companies by setting forth as one of our management principles: "To found our own prosperity on providing valuable services which help our customers to build their prosperity."

SMFG regularly holds meetings for the "Group CS Committee" which is chaired by the senior management executive of the general affairs section of the Group for promoting cooperation among group companies. The committee discusses and exchanges opinions and ideas regarding opinions and suggestions received from our clients or CS promotion policies, and it strives to further improve CS and Quality of the entire Group.

Measures Taken by SMBC

The head office of SMBC analyzes opinions and suggestions received from our clients and proactively incorporates such opinions and suggestions received from our clients into our management and training seminars for employees for improvement of products and services based on such analysis.

Responding to customers' opinions and requests

The customers' opinions and requests, which are received at branches or made through our toll-free telephone service, are collected and registered into the database for "Voice of the Customers" (VOC), along with data received from CS surveys and questionnaires conducted by our bank. The registered data are widely shared among all departments of the Bank.

Based on such registered data for VOC, there may be cases in which the head office departments may advise branches, review individual products and services, or consider measures to be taken for the entire bank.

The bank has set up the Quality Management Dept. which is responsible for developing plans and preparing systems for improvement of CS and Quality. Additionally, this department holds meetings for the "CS and Quality Improvement Committee," which is chaired by the President, to discuss appropriate cross-departmental measures for the entire bank in order to achieve greater satisfaction by customers.

Clients always come first

SMBC sets forth detailed action principles under the "Clients always come first" of the "Compliance Manual," along with the above-mentioned "Management Principles," in order to enforce the attitude of "Clients always come first." Furthermore, the bank raises awareness for the attitude of "Clients always come first" for all employees through group training seminars and study sessions conducted at branches. During such training seminars and study sessions, the bank specifically incorporates clients' opinions and requests for the implementation of "Clients always come first" attitude into daily business activities.

SMFG strives to improve CS and Quality of the entire Group and to become the "highly-trusted" financial services group, through implementation of such measures.

■ Measures to improve Customer Satisfaction (CS) and Quality of the Bank

