

# Customer Satisfaction (CS) and Quality Improvement

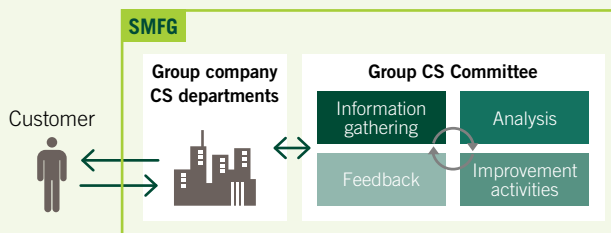
## Our basic position

SMFG group companies are united in their efforts for customer satisfaction and quality improvement in line with “Our Mission” that states “We grow and prosper together with our customers, by providing services of greater value to them.”

## Our system

SMFG has the Group CS Committee to promote cooperation across the group and holds regular meetings where group companies can exchange information on feedback from customers and exchange ideas on measures for promoting customer satisfaction. As such, the whole group is involved in customer satisfaction and quality improvement.

### ► Group CS Committee



### Fiduciary Duty Declaration

SMFG has made a policy declaration for customer orientation in the asset management and asset formation business.

➡ For more about the **Fiduciary Duty Declaration**, please see page 94.

## Measures taken by SMBC

SMBC takes active steps to utilize customer feedback in its operations.

### Responding to customers' opinions and requests

Customers' opinions and requests are entered into the “Voice of the Customers” (VOC) database and shared widely across the bank. The data are analyzed by all departments of the bank and channeled into enhancing our response to customers through use in improving products and services and in staff training.

The Quality Management Department is responsible for developing plans, proposals, and systems for the improvement of customer satisfaction and quality. In addition, this department hosts meetings of the CS and Quality Improvement Committee, which is chaired by the president, to discuss appropriate cross-departmental measures for the entire bank to enable us to provide services that enhance customer satisfaction.

### Clients always come first

SMBC sets forth detailed action principles under the “Clients always come first” of the Compliance Manual, along with “Our Mission” mentioned earlier, in order to enforce “Clients always come first” (CCF) marketing attitude. Furthermore, the bank raises awareness of the CCF attitude among 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 the CCF attitude into daily business activities.

### ► Measures to improve Customer Satisfaction (CS) and Quality of SMBC

