

Customer Oriented Business Conduct Policy for UOB Tokyo

Enforcement of customer-centric approach

United Overseas Bank Limited Tokyo Branch, as a member of UOB Group companies, will uphold our mission and customer commitments built on our values. Guided by the values, we resolve to ensure customer-centric services and aspire to meet diversifying customers' needs by acting in the best interest of our customers.

Mission

To be a bank that does what is right, consistently.

Our Values & Customer Commitments

At UOB, we have stood by our timeless values for generations - Honourable, Enterprising, United and Committed. These values are the bedrock of our business philosophy: To care for our clients' business as if they were our own.

Our Values

Honourable

We act prudently to fuel our customers' success. We maintain the highest professional and moral standards in all our dealings – with our customers and with each other.

Enterprising

We were built with an enterprising spirit. We demonstrate this today through thought leadership, keen insight and a forward-looking mindset.

United

We work as a team. Every one of us is united to reach individual and corporate goals through cooperation, mutual respect and loyalty.

Committed

We are committed to performance. We are accountable for ensuring that UOB is a trusted source of stability, security and strength.

Our Customer Commitments

Treat You Fairly

We ensure we maintain the highest professional and ethical standards in all our dealings with our customers. We have uncompromising discipline, clarity and courage to do what is right for them and to make every decision in their best interest.

Provide You with the Right Solution

We connect you with solutions that make the most out of your experiences with us. Working together with you, we provide expert tools, knowledgeable guidance and clear direction to help you manage your day-to-day and future requirements, however complex your needs.

Know You Personally

The value we place on relationships is reflected in our desire to make every experience a personalised one for you. By anticipating your needs and understanding you better with every interaction, learning your preferences and knowing what matters to you, we make your experience feel it is all about you.

Be There When It Matters

We are dedicated to stand by your side, to celebrate your achievements and to be present in your future, in good and in bad times. We provide you with personal guidance, backed by a seamless and consistent

delivery built around your ambitions – to be relevant in your lives as you experience your biggest moments, and always to be close to you.

Our Commitment to Fair Dealing

The UOB culture is built on integrity, trust and respect – core elements of Fair Dealing.

Our people are mindful that from the boardroom to the branch, we must treat all customers fairly because what is right for our customers is right for us.

That is why everyone at UOB has a role to play in ensuring that Fair Dealing is at the heart of everything that we do - from the way we design our investment products and services, to our marketing and sales strategies and approaches, to our after-sales care.

We put our customers and their financial goals first by:

- offering products and services that are suitable for them;
- ensuring our employees give quality advice and appropriate recommendations;
- providing clear, relevant and timely information so that customers can make informed financial decisions;
- and dealing with feedback in an independent, effective and prompt manner.

UOB Tokyo hereby confirms that we have adopted all 7 principles set out in “Principles on Business Operations committed to Customer-First Undertakings” issued by JFSA on 30 March 2017.

UOB Tokyo’s Basic Policy for Customer Oriented Business Conduct

1. Provision of product lines to meet diverse needs

- We will provide our customers with excellent products and services that meet their needs.
- We will develop products and services that meet customers’ needs and review outstanding products and services based on their needs.

Action Plan

- We will develop new products and services based on customer needs and review outstanding products to meet customers’ needs from medium-term and long-term perspectives.

2. Provision of products and services in close consultation with customers

- We will endeavor to understand customers’ assets and liabilities to measure the level of risks that they are able to take so that we can help them to achieve their goals.
- We will provide clear, trustful and unbiased information to customers so that they can fully understand our products and services in accordance with their complexity and the degree of importance in close consultation with the customers’ individual needs and specific circumstances.
- We will endeavor to use leading-edge financial technology to create innovative solutions for customers and to provide value-added service while enhancing our people’s knowledge and expertise.
- To provide our services at reasonable cost, we will ensure to achieve greater transparency and clarity in setting fees and commissions and provide relevant information to facilitate customers’ understanding.

Action Plan

- We will seek to understand customers' assets and liabilities and monitor their risk tolerance accurately.
- We will provide tailored and innovative financial solutions to optimize their business operations and fulfill financial goals.
- We will provide customers with pertinent information and explanation on fees and commissions.

3. Provision of financial services leveraging UOB Group's consolidated strength and network

- We will fulfill customers' diverse needs by leveraging UOB Group's consolidated strength, mobilizing Group company's products, services, expertise, resources and network.

Action Plan

- We have obtained Foreign Bank Agency Business approval from JFSA to act as an intermediary on behalf of UOB Limited (Head Office), UOB (Thai) Pcl, UOB (China) Limited, PT Bank UOB Indonesia and UOB (Malaysia) Bhd. Therefore, we are able to act as an agent bank to provide customers with basic banking products and services on behalf of these principal banks hence enabling our customers to leverage our strong regional franchise by providing greater connectivity in the region.

4. Building professionalism

- We resolve to develop and improve our skills and expertise on an ongoing basis to promote our long-lasting relationships with our customers by addressing their diversifying needs and aspirations.

Action Plan

- We will invest in training and careers for our people further and enhance their performance appraisal on an ongoing basis to meet diversifying customers' needs and provide appropriate and timely solution.