We strive to be a foundation of support for customers and society at large.

To earn higher trust, we provide customized products and services that help our clients realize their environmental aspirations.

Shiyou Adachi
Manager
Loan Products Department,
Retail Banking Business
Promotion Division

The Bank of Tokyo-Mitsubishi UFJ

Supporting Eco-Friendly Living through a Variety of Housing Loans

For both economic and environmental reasons, the interest in next-generation homes that are energy-efficient and generate their own electricity has been growing. Responding to this increased demand, MUFG supports customers by providing financing that lessens the interest burden on loans for purchasing, expanding, or renovating homes for the installation of eco-friendly solar power or use of energy-saving gas resources.

For customers purchasing a new eco-friendly and energy-efficient home with an Eco Certificate issued by a designated housing manufacturer, BTMU offers the Eco Support Benefit, which provides loans at a borrowing rate 0.1% lower than certain standard loans.

In partnership with designated housing manufacturing companies, MUTB provides customers buying or building homes with solar panels or other environmentally friendly features with Environmentally Friendly Housing Loans, which offer a consistently lower interest rate in comparison to discount fixed-rate housing loans.

MUFG will continue to find new ways to support customers who would like to do more for the environment, such as through installing energy-efficient equipment, to suit their lifestyle needs.

Activities on Group CSR Priority Theme: Addressing Global Environmental Issues

Consumer Business / Private Banking

Small incentives can go a long way in promoting eco-friendly behavior. Our role in the green home purchasing process is to give customers a gentle push by reducing their loan interest burden and providing more opportunities for loan consultation. My hope is to develop products that help customers take a small step toward reducing their environmental footprint, and also to develop sales and advertising campaigns that help more people learn about our products and activities.
To support green lifestyles, we pursue quality that builds trust.

We strive to be a foundation of support for customers and society at large.
To earn higher trust, we provide customized products and services that help our clients realize their environmental aspirations.

**Supporting Eco-Friendly Living through a Variety of Housing Loans**

For both economic and environmental reasons, the interest in next-generation homes that are energy-efficient and generate their own electricity has been growing. Responding to this increased demand, MUFG supports customers by providing financing that lessens the interest burden on loans for purchasing, expanding, or renovating homes for the installation of eco-friendly solar power or use of energy-saving gas resources.

For customers purchasing a new eco-friendly and energy-efficient home with an Eco Certificate issued by a designated housing manufacturer, BTMU offers the Eco Support Benefit, which provides loans at a borrowing rate 0.1% lower than certain standard loans.

In partnership with designated housing manufacturing companies, MUTB provides customers buying or building homes with solar panels or other environmentally friendly features with Environmentally Friendly Housing Loans, which offer a consistently lower interest rate in comparison to discount fixed-rate housing loans.

MUFG will continue to find new ways to support customers who would like to do more for the environment, such as through installing energy-efficient equipment, to suit their lifestyle needs.

Small incentives can go a long way in promoting eco-friendly behavior. Our role in the green home purchasing process is to give customers a gentle push by reducing their loan interest burden and providing more opportunities for loan consultation. My hope is to develop products that help customers take a small step toward reducing their environmental footprint, and also to develop sales and advertising campaigns that help more people learn about our products and activities.

Photo on page 19: Sekisui House
**Making the Truly Eco-Friendly MUFG CARD Even Better**

MUFG CARD is designed to be environmentally friendly in every respect, from card issuance to account statements and point conversion programs. The card itself is made of PET-G material, which does not produce chlorine gas when incinerated. Member application forms and other materials are printed on paper certified by the Forest Stewardship Council.

MUN pioneered these innovations within the credit card industry, even while it eliminated paperwork by accepting card applications online and via in-store tablet devices. The company also works to reduce environmental impacts by holding campaigns to get customers to switch from monthly paper statements to online statements (cutting CO₂ emissions by 500 grams per statement) and by donating a portion of costs saved through paperless statements to environmental conservation groups. Its credit card points program, meanwhile, provides users with an environmental charity option (see Note). The running total of these donations can be viewed online, allowing customers to see how their choices are having a positive impact on society.

Note: This program enables users to donate money to an environmental project or organization of their choice, including projects conducted by a public interest incorporated foundation, the Organization for Industrial, Spiritual and Cultural Advancement-International, Japan (OISCA Japan) and organizations such as the Global Environmental Forum of Japan.

---

Yusuke Sakaguchi
Manager
New Products Planning Group 1,
New Products Planning Department
Mitsubishi UFJ NICOS

Paper isn’t the only thing that is saved by going paperless. It also saves on shipping labor and fuel, and printer ink. This is a wonderful illustration of how our efforts and our customers’ understanding can bring about a great positive impact on the environment. As of May 2014, our three credit card brands (MUFG, DC, NICOS) collectively have more than two million registered users of online statements. We will continue working to benefit the environment in all stages from credit card application to the provision of various services.
**Going Paperless for More Convenience, Smaller Impact**

All MUFG companies strive to be mindful of the effects of their operations on resources and the environment and to develop products and services that can provide customers with increased convenience with reduced impact.

BTMU has been developing and offering services that customers can use without a paper form or bank book. For instance, customers in Japan can now execute transactions at our branch offices without filling out a form or writing their signature; all they have to do is confirm the details of their transaction on an in-store monitor and enter their smart card PIN. With our Eco Bank Book and Eco Notification services, customers can view up to 25 months of transaction history online using a computer, smartphone, or tablet, and receive online status updates, such as notification of a time deposit’s maturity. Efforts to go paperless are making steady progress, with about 700,000 customers applying for Eco Bank Book and about 350,000 for Eco Notification as of the end of July 2014.

We will continue to be proactive in delivering smarter, easier, and greener banking solutions to our customers.

---

**Reducing Environmental Impacts through Paperless Solutions**

MUFG companies strive to reduce any environmental impact by providing paperless products and services and by eliminating paper use in daily operations.

Through Internet banking service, MUTB offers electronic delivery that allows customers to view various documents relating to investment trust transactions that would otherwise be sent by mail. One benefit of this method is the reduction of environmental impact, by eliminating the need to print and mail the documents. They are received and saved by personal computer. MUTB stores electronic versions of some paper pamphlets, such as prospectuses for mutual funds being sold in branches, and has introduced the capability to print and bind such booklets on demand using copiers. This approach reduces the use of paper that would otherwise have been wasted when branches had to dispose of surplus pamphlets after revisions were made.

MUMSS is working to expand a service that allows customers to view electronically by Internet (in PDF format) about 60 types of documents the company sends out, including transaction statements and account statements. Since 2012, we have repeated our e-post sign-up campaign every half year. For every account signed up for this service during the campaigns, we donate 100 yen to the MUFG NFUAJ* East Japan Earthquake Recovery and Scholarship Fund. The campaign was done for the fifth time in the first half of 2014.

MUN is working to expand its service by enabling customers to view their account statements online instead of relying on printed statements sent by mail.

*National Federation of UNESCO Associations in Japan

---

**Takahiro Maruyama**

Senior Manager
Retail Operations Planning Division
The Bank of Tokyo-Mitsubishi UFJ

One key to eliminating paper and improving work efficiency is to tailor services to specific customer needs. For example, based on customer input and perspectives, we added a function that allows Eco Bank Book users to add notes to their transaction history. As we continue to pursue more convenient services, we will tell our customers about the benefits of going paperless, while also emphasizing its synergy with other initiatives, such as donations for tree-planting activities, and using Mitsubishi Tokyo UFJ Direct internet banking service, our retail banking video counter service, and Mitsubishi Tokyo UFJ-VISA Debit Card service.