Relations with Customers

We aim to satisfy our customers by providing top-quality services that respond to their input and expectations.

Basic Policies and Structures

We treat customers’ input and requests as a valuable resource that helps us to provide higher-quality services to customers. We seriously confront the issues that are the root causes of customer opinions and requests, and we use this feedback to improve our products, services, business processes, and other facets of our work.

MUFG Monitoring System

Four-Point Checklist for Putting the Customer First

1. Accurately meets customer needs
2. Pros and cons have been clearly laid out for the customer, and cons, if any, have been properly explained
3. All efforts have been made to make the product easily understandable, including the provision of advertising and information on comparisons with similar products
4. All actions have been taken to prevent customer complaints from occurring, and measures for responding quickly to complaints have been prepared in the event of their occurrence

MUFG Products and Services based on the Voice of Customers

MUFG takes the comments and requests it receives from customers—in all its various forms—seriously, using such feedback to enhance products and services.

Business Link Shobai Hanjo, a large-scale business matching conference, is one example of an initiative we started based on requests from our corporate customers (See page 79 for details.)

Group companies are always working to improve the satisfaction of our individual customers as well. Recent examples include the addition of new functionality to our smartphone app, website notifications on loan counter (consultation desk) availability (BTMU), improvements to our Nippon Individual Savings Accounts (NISA) online trading interface (MUMSS), and expansion to 24-hour Web services for DC Card customers (MUN).

MUFG Developing a Better Feedback Processing System

We treat customer feedback as a valuable asset. BTMU, MUTB, MUMSS, MUN, and ACOM collectively gather more than 280,000 comments and requests every year (see Note). Received in person at local branch offices, over the phone, via email, and through various other means, these inputs are analyzed and used to make important improvements. MUFG monitors these efforts and strives to make continuous improvements to its processing system.

Note: Data from April 1, 2013 to March 31, 2014

MUFG Improving the Quality of Products and Services from the Customer’s Perspective

To build enduring relationships of trust with customers, all MUFG companies strive to manage and improve quality in every business process—from planning and development to delivery and after-sales servicing of products and services.

BTMU, MUTB, MUMSS, MUN, and ACOM all use a four-point checklist to confirm that adequate measures are being taken to consider the customer’s perspective in the planning and development of new products and services. Employees at both the head offices and local branch offices are always cognizant of the effect their daily work activities have on the customer’s evaluation of the company, and therefore strive to provide products and services that exceed their expectations.
**Extensive Training Programs**

Training and education for MUFG employees are focused on application of our customer-first principles. In our MUFG Values Talk workshops, young staff discuss and develop an awareness of various topics related to our Corporate Vision of becoming the world’s most trusted financial group, such as what MUFG and its employees need to do to attract and retain customers, and what they should aspire to ten years in the future.

Each group company also works to improve customer satisfaction (CS) by training employees to acquire better communication skills, in addition to professional expertise. Examples include customer consultation training (BTMU), a retail banking education program (MUTB), quality improvement training for call center staff (MUMSS), and a CS promotion contest where participants practice and present role-playing skits (ACOM).

All of us at MUFG approach our daily work with the hope of serving and exceeding the expectations of our customers. We remain committed to building enduring relationships with customers through sincere communication.

**Putting the Customer-First Approach into Practice**

Seeing improvements in customer evaluations as one of the most important topics for management, MUTB promotes customer satisfaction as an integral part of its business strategy. Executives, including the president, hold regular meetings with each division in order to discuss initiatives to boost customer satisfaction. Through these efforts, MUTB is working to improve operations from the customer’s perspective.

At MUN, important management issues relating to customer satisfaction are discussed at the CS Committee chaired by the president. MUN also has a Customer Focus Committee, which works to improve operations based on customer input.

**Acquisition of ISO 9001 Certification**

As one initiative to boost customer satisfaction, MUN has raised service levels by acquiring ISO 9001 certification under the International Standard for Quality Management Systems.

The Customer Relations Office, which acquired this certification, is working steadily to improve service quality and increase customer satisfaction.
Protecting Customer’s Personal Information

Personal Information Protection Policy

Under its Corporate Vision, Mitsubishi UFJ Financial Group (MUFG) understands it is the group’s social responsibility to handle customers' personal information properly. The following is our Personal Information Protection Policy. We intend to do our best to protect our customers’ personal information by ensuring that every executive and employee complies with this Policy.

1. MUFG will comply with laws and regulations regarding the proper handling of the customers' personal information.

2. MUFG will acquire personal information properly. MUFG will notify and/or disclose the purpose of such personal information to customers and will not use it beyond the disclosed purpose except as permitted by law.

3. MUFG will educate all of its executives and employees so that they understand the importance of protecting personal information and handle customers' personal information properly.

4. MUFG will take necessary and appropriate measures to ensure the security of personal information and will endeavor to prevent improper access to, alteration, loss and/or leakage of personal information.

5. MUFG will not supply any personal information to third parties (including parties in MUFG) without the prior consent of the individual concerned, except as permitted by law.

6. When outsourcing the handling of personal information to other institutions, MUFG will monitor the institutions concerned to ensure that appropriate measures are taken to protect customers’ personal information.

7. MUFG will establish procedures for correcting and disclosing personal information of customers. MUFG is also willing to receive opinions and inquiries regarding the handling of such personal information.

8. MUFG will continually review and improve its management systems to protect personal information.

Information Security/Protecting Customer’s Personal Information (ISO/IEC 27001 Certification)

MUMSS has acquired the internationally-recognized ISO/IEC 27001 certification for information security management systems at its call centers, and continues working to protect customers’ personal information.

MUN has also acquired ISO/IEC 27001 certification for all operating divisions engaged in NICOS brand operations to increase the security of customer information and transaction settlement systems.
Improving Customer Satisfaction

Customer Satisfaction (CS) Surveys

In order to improve CS and provide services optimized by customer feedback, each group company conducts regular customer satisfaction surveys to determine whether our activities are meeting expectations. Each group company is working to incorporate customer responses into our product development and services, so that customers can enjoy a high level of satisfaction with our branches and services.

BTMU (Individual Customers)

In a survey conducted in October 2013, nearly 70% of respondents indicated they were "satisfied" or "somewhat satisfied" overall with BTMU.

Customer Satisfaction Survey Results (BTMU)

<table>
<thead>
<tr>
<th>Importance in bank selection</th>
<th>High</th>
<th>Medium</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet, cell phone and other transactions overall</td>
<td>34.4%</td>
<td>32.6%</td>
<td>27.1%</td>
</tr>
<tr>
<td>Employee appearance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee attitude toward customers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skill and accuracy in clerical procedures</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credibility as a financial institution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sound management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aesthetics and cleanliness of ATM</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM hours</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee ability to offer suggestions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social contribution efforts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diligent attitude toward compliance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secure transactions including for cash cards, etc.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waiting time at branches</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Branch hours</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM locations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer Satisfaction Survey Results (BTMU)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

† “Credibility” as a financial institution, “Sound management,” and “Diligent attitude toward compliance” related to satisfaction levels for all respondents. Other criteria relate only to users.

(Conducted in Oct. 2013)
BTMU (Corporate Customers)

BTMU conducts corporate customer satisfaction surveys once a year.

The bank is sharing customer opinions obtained by branch bankers from surveys and customer interviews with all employees, discussing improvements, and working to boost customer satisfaction at its commercial banking offices.

Corporate Customer Satisfaction Survey Results (BTMU) (%)

<table>
<thead>
<tr>
<th>Service Area</th>
<th>Somewhat satisfied</th>
<th>Neutral</th>
<th>Satisfied</th>
<th>Somewhat dissatisfied</th>
<th>Dissatisfied</th>
<th>Not sure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development of new sales</td>
<td>28.3</td>
<td>41.5</td>
<td>8.0</td>
<td>3.3</td>
<td>1.6</td>
<td></td>
</tr>
<tr>
<td>Risk reduction for interest rate and other financial risks</td>
<td>25.7</td>
<td>41.4</td>
<td>7.6</td>
<td>3.5</td>
<td>2.2</td>
<td></td>
</tr>
<tr>
<td>Efficiency of domestic settlements</td>
<td>25.8</td>
<td>45.7</td>
<td>4.4</td>
<td>2.2</td>
<td>1.3</td>
<td></td>
</tr>
<tr>
<td>Cost reductions</td>
<td>14.2</td>
<td>59.2</td>
<td>7.8</td>
<td>6.1</td>
<td>2.0</td>
<td></td>
</tr>
<tr>
<td>Preparation of financial strategies</td>
<td>20.6</td>
<td>49.9</td>
<td>5.1</td>
<td>4.1</td>
<td>1.3</td>
<td></td>
</tr>
<tr>
<td>M&amp;A strategies and other advice</td>
<td>14.4</td>
<td>57.1</td>
<td>8.6</td>
<td>5.6</td>
<td>2.6</td>
<td></td>
</tr>
<tr>
<td>Measures for business succession</td>
<td>24.9</td>
<td>44.4</td>
<td>5.2</td>
<td>3.3</td>
<td>1.1</td>
<td></td>
</tr>
<tr>
<td>Acquisition and sale of land</td>
<td>18.5</td>
<td>54.8</td>
<td>6.0</td>
<td>4.8</td>
<td>2.3</td>
<td></td>
</tr>
<tr>
<td>Overseas marketing surveys</td>
<td>22.0</td>
<td>50.1</td>
<td>6.0</td>
<td>4.2</td>
<td>2.7</td>
<td></td>
</tr>
<tr>
<td>Asset management matching risk profiles</td>
<td>17.0</td>
<td>55.7</td>
<td>7.5</td>
<td>4.5</td>
<td>2.7</td>
<td></td>
</tr>
<tr>
<td>Drafting business strategies</td>
<td>14.2</td>
<td>57.3</td>
<td>6.6</td>
<td>3.1</td>
<td>2.6</td>
<td></td>
</tr>
<tr>
<td>Improved efficiency of foreign trade and global settlements</td>
<td>20.1</td>
<td>51.2</td>
<td>5.3</td>
<td>3.3</td>
<td>1.9</td>
<td></td>
</tr>
<tr>
<td>Preparation of overseas strategies</td>
<td>17.3</td>
<td>55.0</td>
<td>6.7</td>
<td>4.8</td>
<td>2.5</td>
<td></td>
</tr>
<tr>
<td>Capital strategy planning</td>
<td>14.3</td>
<td>59.3</td>
<td>2.2</td>
<td>5.5</td>
<td>5.5</td>
<td></td>
</tr>
<tr>
<td>BCP preparation support</td>
<td>14.3</td>
<td>75.0</td>
<td>5.2</td>
<td>7.5</td>
<td>1.9</td>
<td></td>
</tr>
<tr>
<td>Debt management</td>
<td>11.0</td>
<td>64.9</td>
<td>6.0</td>
<td>6.0</td>
<td>1.8</td>
<td></td>
</tr>
<tr>
<td>Reduction of financial risk due to weather and earthquakes</td>
<td>11.7</td>
<td>77.4</td>
<td>3.8</td>
<td>3.8</td>
<td>5.0</td>
<td></td>
</tr>
<tr>
<td>Reduction of country risk</td>
<td>11.7</td>
<td>70.0</td>
<td>3.3</td>
<td>4.3</td>
<td>5.0</td>
<td></td>
</tr>
<tr>
<td>Response to IFRS</td>
<td>15.9</td>
<td>82.4</td>
<td>3.9</td>
<td>3.9</td>
<td>3.9</td>
<td></td>
</tr>
<tr>
<td>Environmental response</td>
<td>18.8</td>
<td>72.7</td>
<td>6.2</td>
<td>6.2</td>
<td>4.8</td>
<td></td>
</tr>
</tbody>
</table>
MUTB

In a survey conducted in December 2013, about 70% of respondents indicated they were “satisfied” or “somewhat satisfied” with MUTB.

Among reasons customers emphasize for selecting a trust bank, MUTB received high scores for credibility as a financial institution, employee attitude towards customers, ease of understanding employee explanations, and accuracy in clerical procedures. MUTB recognizes the need for greater efforts on items which received low ratings, and will continue striving to make further improvements.

Individual Customer Satisfaction Survey: Survey Outline (MUTB)

<table>
<thead>
<tr>
<th>Respondents</th>
<th>Individual customers selected at random</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distribution method</td>
<td>Mail</td>
</tr>
<tr>
<td>Quantity distributed</td>
<td>About 6,000</td>
</tr>
<tr>
<td>Quantity of responses</td>
<td>About 3,200</td>
</tr>
</tbody>
</table>

Customer Satisfaction Survey Results (MUTB)

- Satisfied
- Somewhat satisfied
- Neutral
- Somewhat dissatisfied
- Dissatisfied / No response

- Attitude of employees (i.e., tellers; same below) toward customers
- Credibility as a financial institution
- Employee understanding of customers (and their needs)
- Sound management
- Early response to customer inquiries
- Diligent attitude toward compliance including information management
- Interest rates on term deposits, full product line
- Provision of information on products, services and campaigns
- Waiting time at branches
- Quality/frequency of campaigns
- Employee knowledge and ability to offer suggestions
- Accuracy in clerical procedures
- Preferrential services
- Simplicity of procedures for various transactions
- Range of investment trust products and services
- Website content
- Branch locations

(Society: Product Responsibility)
MUMSS

A survey by MUMSS in October 2013 showed that customer satisfaction overall increased by more than ten percentage points above the previous year. Scores for skill and accuracy in clerical procedures and employee attitude toward customers were relatively high. Issues arose with other items, however, so MUMSS is working hard to make improvements, in order to be a securities company that maintains long-term relations with customers.
MUN

In a customer satisfaction survey conducted in FY 2013, 65% of customers responded that they are "very satisfied" or "somewhat satisfied" overall. MUN received a high score in ease of use inside Japan. For items where the company did not receive high ratings, MUN is striving to improve products and services to satisfy customers.
Improvements and Services for Corporate Customers

Business Link Shobai Hanjo

Business Link Shobai Hanjo, a large-scale business matching conference launched in 2005, is one example of an initiative we started based on requests from our corporate customers. At our 11th conference held in Osaka in February 2014, approximately 3,200 companies—an all-time record—engaged in some 7,100 business-matching negotiations.

This year’s conference was also attended by more than 50 governmental agencies, investment promotion bodies, and non-Japanese companies from 13 countries around the world. At the conference, our overseas business partners, Bank of Ayudhya Public Company, Vietnam Joint Stock Commercial Bank for Industry and Trade, and Union Bank, also placed a display booth for the first time. MUFG will continue to actively support companies using our strength, the group network throughout Japan and the world, which seek to lower the barriers—in terms of sectors, operational scales, and regions—that come between companies, thus facilitating encounters that create value.

CSR-Related Business Plans Presentation Conference

MUTB has been holding the CSR-Related Business Plans Presentation Conference since 2009 as one means of supporting the growth of enterprises engaged in CSR-related businesses. At the conference, presenters explain their business plans to venture capitalists and operating companies, and may find new investors and business partners. Plans are being advanced to draw a greater number of participants in FY 2014.

Supporting Customers’ SR Strategies

Utilizing our wealth of experience in the provision of shareholder services, MUTB responds to the diverse investor strategy needs of customers. This includes providing tools and comprehensive support for shareholder relations (SR) strategies, which are designed to build relationships of trust with shareholders.

● SR NAVI

SR NAVI, a system arising from the needs of individual shareholder satisfaction, converts information from a shareholder register into a database that can be accessed online. It also allows for data analysis from a variety of angles through the Internet, making it possible to analyze the composition of shareholders in terms of time series, shareholding period, and many other criteria.

● Shareholder Surveys

By conducting shareholder surveys and analyzing the results, which makes it possible to grasp the attributes of individual investors, MUTB provides comprehensive support for investor relations strategies targeting individual shareholders.

● Institutional Investor Services

MUTB has arranged a system to comprehensively support customers’ shareholder relations and investor relations strategies toward institutional investors through its affiliate Japan Shareholder Services. MUTB provides support with a specialized menu of services, including surveys of the holdings of customer’s shares by domestic and overseas institutional investors (shareholder identification surveys) and preparations for the exercise of voting rights at shareholders’ meetings.

Trust Type Employee Incentive Plans

MUTB has been offering Employee Stock Ownership Plans (ESOP) Trusts, which apply an employee stock ownership framework, since 2009, and began offering Stock Grant ESOP Trusts, which give employees gratis shares of their own companies, from 2011. Since 2012 MUTB has also been handling the Board Incentive Plan Trust which grants shares of company stock to board members as an incentive.

Both of these trusts boost the incentives of corporate customer directors and employees and contribute to capital policies while also helping to expand employee welfare systems and to strengthen corporate governance, which is of great concern to institutional investors.

Proposals for Environmental Real Estate Holdings

MUTB makes proposals for environmental improvements and energy conservation to boost the value of customers’ real estate holdings. Specifically, MUTB makes diverse proposals in line with customer needs while introducing providers and collaborating with partner companies. Examples of ideas proposed include creation of smoking and non-smoking areas in office buildings and facilities, strategies for CO2 reduction and energy conservation, and development of business continuity plans.
Private Finance Initiatives (PFI)

MUL has been actively promoting Private Finance Initiatives. PFIs are designed to provide the dual benefits of higher quality service and lower project cost, by utilizing financing and know-how from the private sector for the construction, maintenance and operation of public buildings and facilities.

MUL has received orders for a total of 53 PFI projects so far, and has served as the lead company for 15 of these projects (as of March 31, 2014).

Improvements and Services for Individual Customers

Customer Opinion Cards and Branch Action

Customer opinion cards are distributed at all BTMU and MUTB branches to broadly solicit customer input and requests to improve the products and services. Branches respond promptly to customer opinion card items that can be addressed at the office or branch level. The improvements being advanced at each branch include providing loaner umbrellas for sudden downpours, furnishing special seats for senior citizens, and providing magnifying glasses and eyeglasses for customer use. In this way, each branch is working to eliminate inconvenience to customers.

Efforts to Further Improve Quality of Operations

MUN is acting to further improve the quality of operations as a cornerstone for building long-term customer reliance and trust. Beginning from full legal compliance, MUN is working to strengthen its response to customer needs through improvement based on customer opinions at consumer protection and responding to customer needs. MUN strives to thoroughly manage, further improve the quality of operations in all processes in planning, developing and providing products and services.

Listening to the Voice of Customers

MUN has introduced the CSnavi information system to analyze and share customer opinions received at call centers and other locations and link these to specific operational improvements. With this system, customer opinions regarding operations can be viewed at terminals in each department and used to improve products and services. MUN will continue using CSnavi to respond to customer input and requests.

Acquisition of ISO 10002 Certification

MUN has been working to improve quality in responding to customer complaints with the acquisition of ISO 9001 certification. To further boost customer satisfaction, in 2012 MUN acquired certification under ISO 10002, the international standard for complaints-handling management systems. MUN will continue striving to improve administrative quality to respond to customer needs.

Support for Visually Impaired Customers

At BTMU and MUTB, customers who have difficulties using ATMs because of visual disabilities can send funds transfers at bank teller counters for the same fees charged at ATMs. For customers who have difficulty reading or filling out forms, employees will allow their family to fill out forms and support them by reading forms on their behalf. BTMU and MUTB hold seminars at each office and branch, and are striving to provide comprehensive service.

Insurance Products

BTMU offers a variety of insurance products, such as annuity insurance products, whole life insurance products, medical insurance products, and nursing insurance products, to meet wide-ranging customer needs, in response to requests from customers who want to consult about insurance along with asset management.

All MUTB branches handle 16 annuity insurance, whole life insurance, and medical insurance products, and make proposals to meet the needs of trust bank customers. (Number of products: as of March 31, 2014.)

Installing Computers for Internet Trading at Branches

To respond to customers unfamiliar with Internet trading, MUMSS has installed computers for customers to experience Internet trading at each branch. With this staff support, even customers who are not accustomed to using computers can conduct Internet trading with confidence through guided, hands-on use of the computers stationed at each branch. This system has been well received by customers.

Notification to Suspend Card Transactions to Prevent Fraud

MUN has introduced a system to detect fraudulent use of credit cards, to protect customers from malicious credit card crimes. The system monitors customer card use for unusual activity 24 hours a day, 365 days a year. With this system, transactions are sometimes suspended when cards are used, until we can confirm the identity of the cardholder. In response to customer requests asking for advance notification that there are such cases, MUN now regularly prints information on efforts to prevent fraud in its members magazine and on postcards explaining fees.
**Improved Website Usability**

Noting the rapid spread of smart phones, MUN began to display characters and designs that fit smart phone screens for some online services for MUFG CARD members in March 2014, and for NICOS CARD members in June. The new designs are easy to read and navigate, for example, with larger icons on main page. MUN will continue working to offer convenient services to meet the diverse needs of card members by steadily improving our website designs and functions.

**Improvements to Branches and Facilities**

Each group company is improving facilities to make it more accessible to elderly customers and customers with disabilities.

BTMU and MUTB, for example, are working to enhance convenience and safety at branch entrances by installing ramps to eliminate steps. They are also installing guide blocks for the visually impaired at the main entrances of branches. BTMU is installing automatic doors, and provides wheelchairs at 90% of the branches nationwide.

**POINT Meijin.com Service**

MUN operates the POINT Meijin.com service that allows card members to automatically earn as much as 25 times the regular points when they shop at POINT Meijin.com, a members-only online shopping site. The service has been made easier to use with a simple login function, whereby card members do not have to log in every time they access the site for a certain period, and the preparation of a smart phone version. In addition to providing points to card members, the service contributes to increased sales of participating merchants by giving them access to one of the largest membership networks in the market.

**Services for MUFG CARD Members**

MUN provides MUFG CARD members with special services and benefits from each group company. Examples of Services:

Examples of Services:
- Free use of ATMs both day and night at BTMU
- Preferential rates on purchases of foreign currency through World Currency Shop (Tokyo Credit Services)
- Point rewards for MUTB direct membership registration (Internet banking) and new housing loans (MUTB)

MUN supports card members in their daily lives and during emergencies with services from each group company.

**Cards Meeting Customers’ Needs**

With the steadily increasing popularity of online shopping, MUN offers VIASO cards that give online shoppers more points for the money they spend. With the Urawa Reds VIASO CARD, a 0.255% of purchases is donated for the Urawa Reds (a team in Japan’s professional football league) to train players and support the team. With the Kumamon VIASO CARD, 0.2% of purchases is donated to support local communities in Kumamoto (the Kumamon character is Kumamoto Prefecture’s official mascot). Through such efforts, MUN is making arrangements to offer greater value for the use of our cards.

**Private Account Service**

MUTB provides the Private Account, a service for management of accounts with financial assets of at least 50 million yen. Private Account provides individualized investment planning proposals, execution and reporting by a portfolio manager. Private Account supports customer asset conservation and growth from a long-term perspective, and is aimed at building long and deep relationships of mutual trust with customers.

**DCC (Dynamic Currency Conversion) Payment Service**

In October 2013, MUN began to offer a dynamic currency conversion (DCC) payment service that accepts credit card transactions in multiple currencies. When foreign customers visiting Japan use a credit card at DCC member shops, they can now choose to pay either in Japanese yen or in their home currency. The charge is then determined by the exchange rate at the time of purchase, so there is no further exposure to exchange rate fluctuations, giving customers more peace of mind.

**Virtual Prepaid Card e-saifu**

MUN provides the e-saifu prepaid settlement service for Internet shopping. The service can be used in the same manner as a credit card.

e-saifu is a prepaid service with an online account that allows the customer to use the card at online shops that accept Visa, within the prepaid amount. Visa numbers issued online can be assigned to a family member and used as an educational tool in families with minors, to teach proper credit card usage, with amount settings (total withdrawal, monthly withdrawal, and single withdrawal limits). MUN is responding to customers’ diverse needs by offering e-saifu as a new way to pay for purchases.
Cloud-Type Multi-Payment System ‘J-Mups’

Together with JR East Mechatronics Co., Ltd., MUN jointly developed a cloud-type joint multi-payment processing system 'J-Mups,' which supports credit cards, UnionPay cards and electronic money, and began full-scale operations from July 2012.

The advantages of J-Mups include scalability whereby point, coupon and other applications can be freely added, cost reduction at merchant side, and higher security and speed processing. MUN has positioned J-Mups as an innovative new infrastructure for the card settlement environment, and is broadly calling on member stores to introduce J-Mups.

Guidelines for Better Customer Publications and Forms

Each publication and form viewed by customers is an important communication tool between MUFG and our customers. MUFG established Guidelines for the Preparation of Customer Publications and Forms in October 2010 to ensure that our increasingly complex and diverse products and services are introduced to customers in ways that are easier to understand. In May 2012, we prepared a collection of case studies of concrete improvements made based on the Guidelines. We share and use them on our group’s in-house portal site. MUFG undergoes external checks by consumer groups for certain items and strives to provide customer publications and forms that are easy to read, easy to understand, and easy to fill out from the customer’s perspective.

Response to Low Birthrate and Longevity

MUFG is developing new products and improving services to address challenges related to Japan’s low birthrate and longevity.

MUFG Property Succession Seminars

The need for estate planning or succession planning is more common than many people think, and could arise for anyone. Wills are an effective tool for succession planning and the smooth disposal of assets, but they require expertise and know-how regarding laws, tax regulations and other diverse factors.

MUFG holds seminars where specialists use concrete examples to provide explanations and advice on wills and inheritance planning strategies. It also provides support in line with the individual conditions of each customer, for smooth property succession.

Products that Address Japan’s Demographic Issues

MUTB currently provides three asset succession products that draw on the benefits of a trust: Zutto Anshin Trust, which, in the event of the customer’s passing, allows the bereaved family to easily receive money without burdensome inheritance paperwork; Educational Fund Gift Trust (Magoyorokobu), which takes advantage of a tax exemption on monetary gifts to grandchildren and other family members for education purposes; and Okuru Shiawase Trust which substitutes for the annual paperwork needed to make gifts to family members while the customer is living. Zutto Anshin Trust and Educational Fund Gift Trust are also offered by BTMU to meet a wider range of customer needs.*1

● Zutto Anshin Trust*2

MUTB offers a range of property management and asset succession trust products, so customers and their families can always feel secure.

Zutto Anshin Trust is a self-managed trust product which provides the following three security functions.

- Security function 1: For oneself (periodic receipt of a fixed amount)
- Security function 2: For one’s family (lump-sum receipt)
- Security function 3: For one’s family (periodic receipt of a fixed amount)

Zutto Anshin Trust solidly protects deposited funds so funds owners and their families can receive funds systematically. The product was revised in March 2013, making it possible to design means of receiving funds more freely and in greater detail by the three security functions.

*1 Some BTMU branches do not offer the products.

*2 Zutto Anshin Trust received first place in 2012 Nikkei Superior Products and Services Awards Nikkei Veritas Award for Excellence.
Educational Fund Gift Trust*1

MUTB offers the Educational Fund Gift Trust, a trust product that supports the donation of educational funds to respond to the needs of customers who want their assets to help with the educational expenses of their grandchildren.

This product complies with the Exemption on Gifts for Education in Lump Sum under the FY 2013 revision of Japan’s tax system, with gifts up to 15 million yen (five million yen for certain gifts) tax free. The recipients are limited to children, grandchildren, great grandchildren and other direct descendants under 30 years old. The gifted funds can be used for school entry fees and tuition, and for preparatory schools, private tutors, and sports, music, painting and other lessons. Because this product can pay up front for educational expenses, parents do not need to advance their own funds. The bankbook can be personalized with the names and handwritten messages of grandparents and other donors, and a photo with their grandchild.

*1 Educational Fund Gift Trust received first place in 2013 Nikkei Superior Products and Services Awards Nikkei Veritas Award for Excellence.

Okuru Shiawase Trust

Revisions to Japan’s inheritance tax system in January 2015, are putting a spotlight on inheritance planning strategies such as the gifting of property before death.

In June 2014, MUTB began offering the Okuru Shiawase Trust, a new product that facilitates the giving of gifts to family members. It is designed to replace the annual paperwork needed to make gifts, and is free of management fees. The product has the following features.

1. No cumbersome procedures for gifting property, such as preparing contracts and transferring funds, are required.
2. Gift transactions are recorded. Gifts to more than one person or over multiple years can be handled easily.
3. MUTB sends annual reminders, ensuring that gifting opportunities are not missed. Customers receive notification of recipients’ balances, which are a useful reference for future gifts.

Specified Donation Trust

Specified Donation Trust is an arrangement whereby the funds entrusted by a customer and their operating profits are donated over time to non-profit foundations or other recipients designated by the customer. As tax benefits, the operating profits from the trust are not taxed while the customer can take tax deductions on the portion of the donations that comes from the principal each year.

Guardianship System Support Trust

In February 2012, MUTB launched Guardianship System Support Trust that is based on examinations by the Family Bureau of the General Secretariat of the Supreme Court, Civil Affairs Bureau at the Ministry of Justice, and the Trust Companies Association of Japan. This product is designed for management of the property of individuals (wards) under the guardian system. It conserves deposits and other property using the trust framework, based on instructions issued by family courts. In the trust compensation, no management fees are charged.

Personal Trust

Personal Trust is a made-to-order trust product under which the funds management and payment methods of the entrusted funds can be freely set for customers and their families. For example, in combination with a testamentary trust, Personal Trust can be set up to begin funds management and investment for the family after inheritance.

BTMU Membership Organization the Quality Life Club

The Quality Life Club is a membership organization operated by BTMU which provides services around the themes of the richness of the mind and heart, physical and mental health, and economic affluence to help customers improve their quality of life. Members receive many benefits including invitations to seminars and events, and support services related to travel, health and leisure.

MUN Health Care Consultation Services

MUN provides services to support customers and their families who require health care or nursing care. These services offer health, medicine and nursing telephone consultations by dedicated staff 24 hours a day, 365 days a year for MUFG Platinum and Gold Prestige Card holders and other gold card members. MUN also provides overseas medical treatment consultation, medical institution information and other services to certain card members.*2

*2 The services provided vary according to the type of card.