

Announcement of the MUFG AI Policy

Tokyo, March 18, 2025 --- MUFG today announced that it has formulated the MUFG AI Policy. Under this policy, MUFG Group will safely and securely utilize AI through measures including implementing AI governance and dialogue with various stakeholders. This policy will support our aim to contribute to solving customer, economic, and social issues, and to sustainable development through the creation of new business value and the promotion of innovation utilizing AI.

As a business entity engaged in the utilization of AI, we recognize the risks associated with the inappropriate use of AI, such as information leaks, the spread of misinformation, and causing misunderstanding. We acknowledge the importance of AI governance in properly managing these risks while maximizing the benefits of AI, and thus have formulated the MUFG AI Policy.

MUFG AI Policy <https://www.mufg.jp/english/csr/policy/index.html>

1. Human-Centric

MUFG Group is committed to respecting human rights based on a human-centric approach. Additionally, we will ensure that our AI empowers our diverse stakeholders in their individual pursuits of happiness.

2. Reliability and Safety

MUFG Group will ensure that our AI operates as it is meant to and is utilized appropriately, while also striving to prevent harm to stakeholders' lives, bodies, property, mental well-being, and the environment.

3. Fairness

MUFG Group will strive to eliminate any unjust and harmful biases and discrimination against specific individuals or groups.

4. Privacy

MUFG Group will strive to protect privacy in accordance with relevant laws and regulations.

5. Intellectual Property

MUFG Group will strive to protect intellectual property in accordance with relevant laws and regulations.

6. Information Security

MUFG Group will strive to ensure information security.

7. Transparency

MUFG Group will strive to ensure the explainability and verifiability of our AI.

8. Accountability

MUFG Group will strive to fulfill its accountability to stakeholders.

9. AI Literacy

MUFG Group will strive to provide education and training to ensure sufficient knowledge, literacy, and ethical awareness regarding AI.

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About MUFG

Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial groups. Headquartered in Tokyo and with over 360 years of history, MUFG has a global network with approximately 2,000 locations in more than 40 countries. The Group has about 140,000 employees and offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, and leasing. The Group aims to "be the world's most trusted financial group" through close collaboration among our operating companies and flexibly respond to all of the financial needs of our clients, serving society, and fostering shared and sustainable growth for a better world. MUFG's shares trade on the Tokyo, Nagoya, and New York stock exchanges. For more information, visit <https://www.mufg.jp/english>.