Please send us your comments on Financial Policies !

The FSA endeavors to improve financial policies through your opinions and suggestions.

Purpose

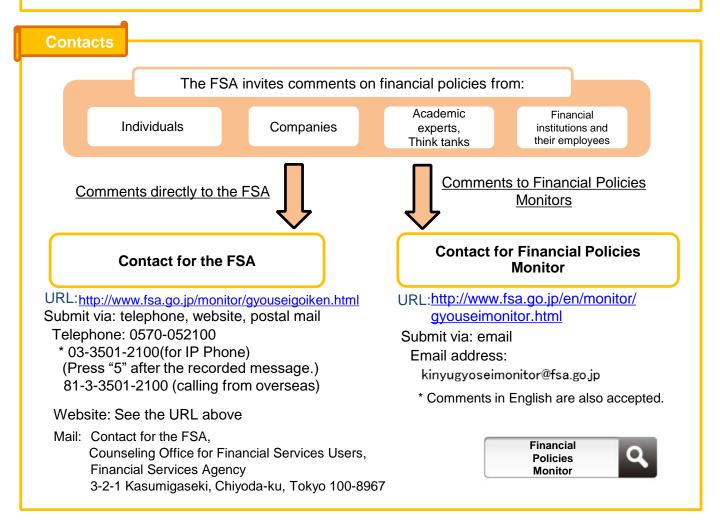
- In light of the views that it is not always easy for financial institutions to express candid opinions when the contact person is a FSA official, the FSA has established a Contact for Financial Policies Monitor, in which external experts (Financial Policies Monitors as per below) receive opinions and suggestions as neutral third parties and convey such opinions and suggestions to the FSA for reflection in its financial policies.
- > The FSA also opened a Contact for the FSA in order to continue to receive comments directly at the FSA.
- The FSA would like to continue its efforts to pursue better financial policies, and encourages your active use of these contacts.

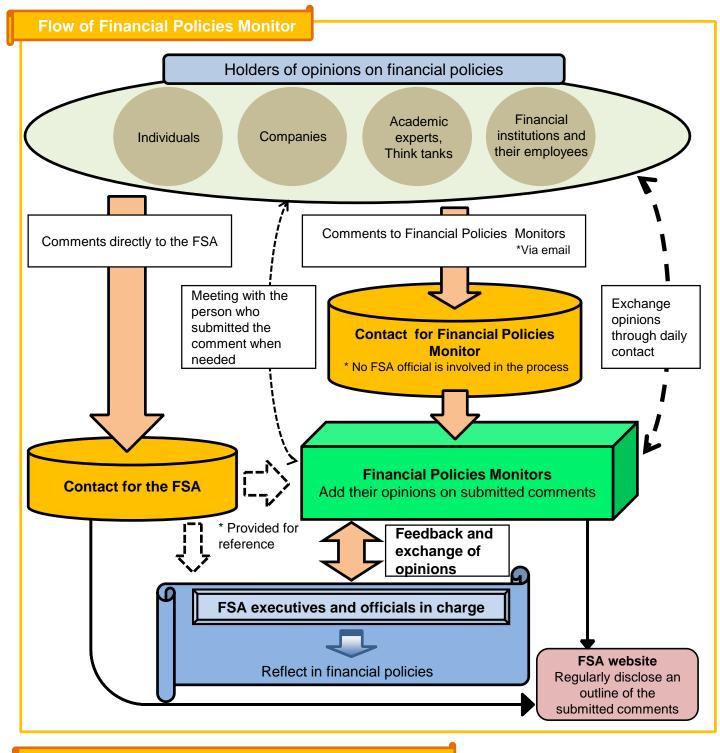
Financial Policies Monitors

- INOUE Satoshi
- KANSAKU Hiroyuki
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- NAGASAWA Yumiko
- YONEYAMA Takau
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Handling of comments submitted to Financial Policies Monitor

• The Monitors receive submitted comments directly without any involvements of FSA official. The consent of the person who submitted the comment is required in order for any FSA official to review it. (The FSA set the rules for the strict and appropriate protection of confidentiality, stipulating that the comments are delivered only to the Financial Policies Monitors and staffs specially appointed as the Monitors' assistants. Even if your message does not include your identification, you can submit your comments.)

• Submitted comments, each accompanied by the opinion of the responsible Financial Policies Monitor, will be shared with the FSA executives and officials in charge for the creation of better financial policies without disclosing submitter's name and/or company.

• To ensure the effectiveness and transparency of the Financial Policies Monitor system, an outline of key comments will be disclosed on a regular basis, with the consent of the persons who submitted them. The personal information of the persons submitting the comments and the names of the organizations to which they belong will not be disclosed.

Inquiries: Counseling Office for Financial Services Users, Financial Services Agency Tel 0570-052100 * 03-5251-6811(for IP Phone) (Press "5" after the recorded message.) 81-3-5251-6811 (calling from overseas)