

## **Monex Group Responsible Products and Services Offering Policy**

### **Basic Thinking**

Monex Group's corporate philosophy is to design innovative ways of managing money in a new era so that customers can realize individual self-fulfillment and optimize their lifetime balance sheet. Guided by this, Monex Group aims develop and provide services that enhance customer well-being and reflect customer feedback to improve customer value in a sustainable manner.

Each of Monex Group's group companies is working to create and provide financial products, education, healthcare, and other services that optimize individual well-being. We are committed to disclosing important information about risks and other factors of our financial products and other services in an easy-to-understand manner. In addition, each of our group companies is creating opportunities to gather customer feedback, which is carefully studied and analyzed to provide higher value-added services in an ongoing manner.

As the holding company, Monex Group is actively working to understand the needs and desires of our group companies' customers. In addition to regularly and appropriately reviewing the systems each group company has in place to incorporate customer feedback in its business activities, we manage and promote all Monex Group efforts to provide customer-oriented services.

In accordance with this basic thinking, Monex Group aims to provide society services that improve customer value and enhance individual well-being in an ever-changing future.

### **Business Management Policy**

1. We shall create and provide financial products, education, healthcare, and other services that enhance individual well-being for an ever-changing future.
2. We shall disclose important information about risks and other factors of our financial products and other services in an easy-to-understand manner.
3. We shall seek out and utilize customer feedback for the development and management of our services to continuously refine our financial products, education, healthcare, and other services.
4. As the holding company, Monex Group shall encourage group companies to put into place the above structure and have group companies' top management take the lead in encouraging employees to actively participate in improving customer value.