

# Outline of Our Complaint Handling and Dispute Resolution Measures

June, 2018  
BNP Paribas, Tokyo Branch

Pursuant to the Banking Act and the Financial Instruments and Exchange Act, we have established a system to handle your consultations and complaints and disputes between you and us (the "Complaints, Etc.") through our internal departments and external organizations.

## 1. Where Can You File the Complaints, Etc.?

If you have the Complaints, Etc. about our operations, please feel free to contact the following contact desk or notify your account manager:

(If you file the Complaints, Etc. to us)

Our internal contact desk for accepting the Complaints, Etc.:  
Compliance Department BNP Paribas, Tokyo Branch  
GranTokyo North Tower  
1-9-1 Marunouchi, Chiyoda-ku, Tokyo 100-6740 Japan  
Tel: 03-6377-1500  
Available from 9:00 a.m. to 5:00 p.m.

(If you file the Complaints, Etc. to an external organization)

Japanese Bankers Association customer relations center

Japanese Bankers Association (JBA) runs the JBA Customer relations center as contact points to which customers can go for consultation and inquiries to which they can direct their opinions and complaints about banks. Consultations and inquiries are free of charge.

For further details, please see the JBA website.

<http://www.zenginkyo.or.jp/adr/>

Telephone: 0570-017109 or 03-5252-3768

Reception days: Mon-Fri (Excluding national holidays and bank holidays)

Reception hours: 9:00 a.m. – 5:00 p.m.

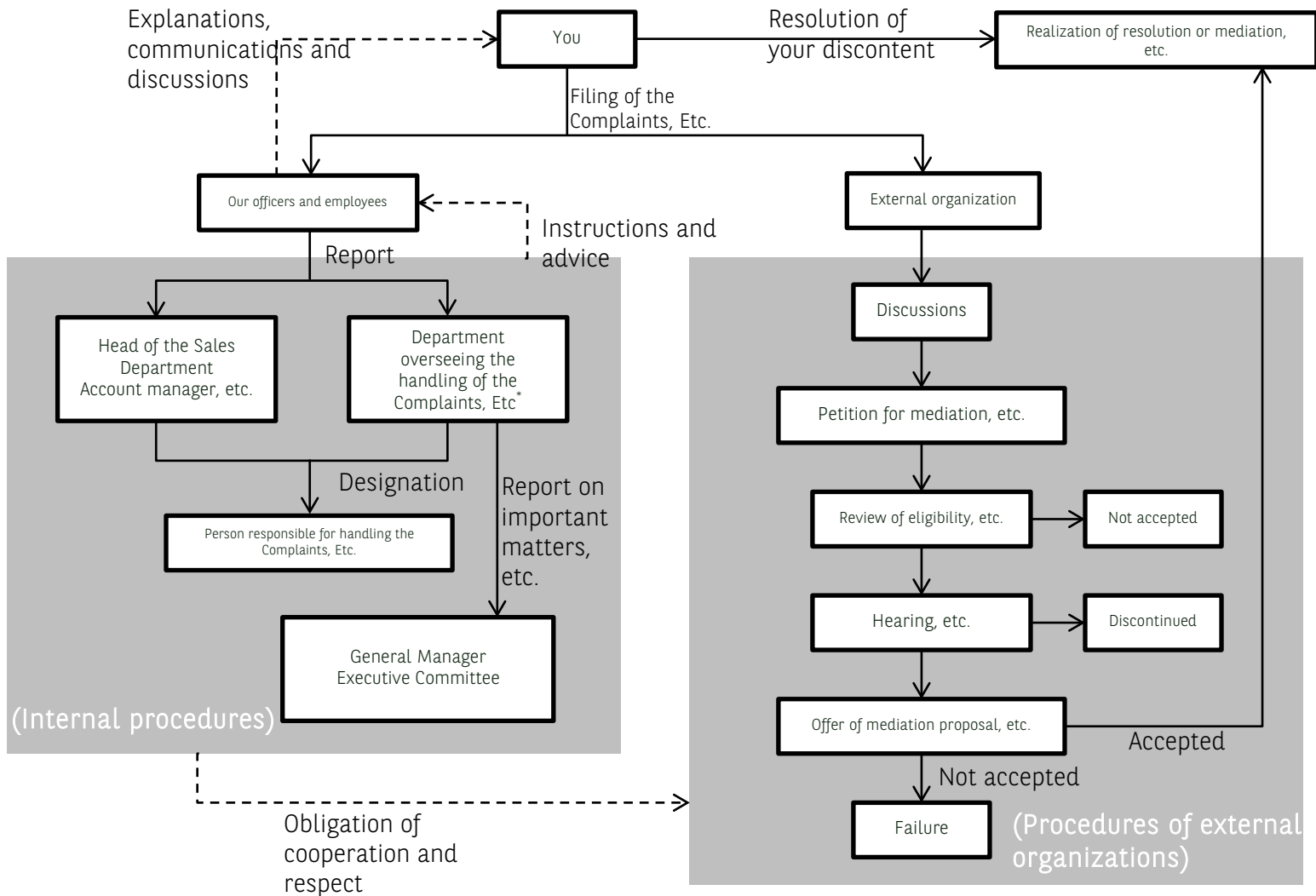
※The Japanese Bankers Association is a designated dispute resolution organization under the laws and regulations.

\*Depending on the contents of Complaints, Etc., JBA may refer you to another external organization.

\*Please note that while the filing of a petition for mediation and dispute resolution procedures, etc. before each external organization has an effect of interrupting prescription under certain circumstances, you may suffer disadvantages as a result of completion of extinctive prescription while you are using the external organization before which you have filed the Complaints, Etc. in certain cases, including a case where a petition for such procedures has failed to be filed before the said external organization.



**2. Outline of Standard Procedures to Handle the Complaints, Etc. (Including Procedures of External Organizations)**



\*The handling of disputes is overseen by our Compliance Department and Legal Department and the handling of other Complaints, Etc. is overseen by our Compliance Department.

### 3. Outline of Internal Rules

- ( 1 ) We shall handle the Complaints, Etc., promptly, faithfully, fairly and properly upon clarifying facts and responsibility relating thereto in collaboration with relevant departments, considering the financial ADR system and respecting your position.
- ( 2 ) We shall resolutely deal with any undue intervention by any anti-social force in the guise of the Complaints, Etc. and properly cooperate with the police and other relevant agencies or take other necessary actions as appropriate.
- ( 3 ) Departments overseeing the handling of the Complaints, Etc. shall determine the policy to handle your Complaints, Etc. in view of realizing prompt, fair and appropriate handling of the Complaints, Etc., direct and supervise the relevant departments based on the said policy and oversee the handling of the Complaints, Etc. in general, including management of the progress of the handling of the Complaints, Etc.
- ( 4 ) Departments overseeing the handling of the Complaints, Etc. or the persons responsible for handling the Complaints, Etc. shall mainly investigate the following issues in connection with the Complaints, Etc.
  - ① The parties concerned;
  - ② Circumstances (when and how the issue was discovered and developments thereafter);
  - ③ The nature and content of the Complaints, Etc. (amount and other requests and demands made by customers);
  - ④ Confirmation of the legitimacy of the claim and the fact that the handling of such claim does not constitute compensation for loss or offer of special advantage;
  - ⑤ Amount of damage or compensation (amounts to be borne by us, estimates and how the issue is handled internally);
  - ⑥ Prospect of indemnity claim or collection (the party against whom the indemnity is claimed and the method thereof, etc.); and
  - ⑦ Measures to prevent recurrence of the Complaints, Etc.
- ( 5 ) The Compliance Department shall analyze the result of the investigation into the Complaints, Etc. and other outcome of the handling of the Complaints, Etc. It shall consider taking measures necessary to prevent recurrence or occurrence of the Complaints, Etc. as appropriate. It shall request the Board of Directors to consider how the Complaints, Etc. should be handled and the measures to prevent their recurrence and occurrence as appropriate.
- ( 6 ) The Compliance Department shall periodically ensure that our officers and employees understand how to handle the Complaints, Etc. properly.
- ( 7 ) Our Internal Audit Department shall conduct internal audits periodically regarding how the Complaints, Etc. are handled and how the matters related thereto are notified to our officers and employees.