



Policies on Customer-Oriented Business Conduct

State Street Trust and Banking Company Limited.

1. **Customer-oriented management policy**
State Street Trust and Banking Co., Ltd. (hereinafter referred to as the “Company”) consider the customer-oriented and conduct fair and transparent business .to meet the trust of our customers based on high ethical awareness and expertise by providing financial services, including trust services.
2. **Pursuing the customer’s best interests**
Based on the Company’s Standard of Conduct, the Company maintains a high level of professionalism and professional ethics, operates with integrity and fairness to customers, provides high quality financial products and services, and strives to achieve the best interests of our customers.
3. **Proper management of conflicts of interest**
The Company accurately understands the possibility of conflicts of interest with customers in transactions, and if there is a risk of conflicts of interest, the company appropriately manages such transactions.
4. **Clarification of fees**
The Company strives to provide appropriate explanations and information to customers so that customers can understand the details of fees and other expenses of the services provided from the Company.
5. **Providing Important Information**
The Company strives to provide customers important information related to sales and recommendations of financial products and services as well as fees in a polite way which customers can easily understand.
6. **Provision of financial products and services suitable for customers**
The company strives to appropriately provide financial products and services based on the intention of the customer and follow-up that are appropriate to customers to meet the needs of customers with our expertise.
7. **Appropriate training and motivation for employees**
In order to realize customer-oriented business operations, the Company develops a governance system including employee compensation and performance evaluation system, motivational framework through regular internal training, etc., and strives to maintain and improve fostered ethical awareness and expertise.