MUFG’s CSR activities are guided by a set of principles, policies, and rules that we have developed through extensive dialogue.

Ethical Framework/Code of Conduct/Personal Information Protection Policy/Environmental Statement/Environmental Policy

1. Establishing of trust
We will remain keenly aware of the Group’s social responsibilities and public mission and will exercise care and responsibility in the handling of customer and other information. By conducting sound and appropriate business operations and disclosing corporate information in a timely and appropriate manner we will seek to establish enduring public trust in the Group.

2. Putting customers first
We will always consider our customers, and through close communication will endeavor to satisfy them and gain their support by providing financial services that best meet their needs.

3. Strict observance of laws, regulations, and internal rules
We will strictly observe applicable laws, regulations and internal rules, and will conduct our business in a fair and trustworthy manner that conforms to societal norms. As a global comprehensive financial group we will also respect internationally accepted standards.

4. Respect for human rights and the environment
We will respect the character and individuality of others, work to maintain harmony with society, and place due importance on the protection of the global environment that belongs to all mankind.

5. Disavowal of anti-social elements
We will stand resolutely against any anti-social elements that threaten public order and safety.

Code of Conduct

1. Establishing of trust

   Trustworthiness and ethical standards
   We will faithfully carry out our business, based on high ethical standards, to ensure that our corporate activities are highly transparent and honorable. We will not knowingly release false information or otherwise knowingly hide or obscure the truth.

   Confidentiality and information management
   We will not release customer information that we have acquired through our business to any third party without legitimate reason or customer consent. We will handle customer information responsibly, and will strictly observe in-house rules concerning corporate information.

   Accounting practices and information disclosure
   We will not improperly handle company accounting records or make entries that invite false or misleading interpretations. We will disclose corporate information on a factual basis and in good faith.

2. Putting customers first

   Responding with integrity and consideration
   We will endeavor to be friendly and polite and to act with integrity in all our contacts with customers and by pursuing our customer first approach we will seek to avoid any inappropriate impairment of their interests. We will not engage in excessive customer entertainment or gift exchange, and will make any such decisions based on commonly accepted standards.

   Suitability and the obligation to explain
   We will offer products and services to customers that we believe best meet their needs and experience. We will adequately explain merits, demerits and risks, and proceed only after customers have been given a reasonable opportunity to discuss with us any actions we intend to take that may affect them.

   Understanding of intentions
   We will endeavor to ensure that customers properly understand any contracts or agreements they enter into with us, and endeavor to ensure that these reflect their intentions.

3. Strict observance of laws, regulations and internal rules

   Observance of laws, regulations and internal rules
   As a comprehensive financial group we will strictly observe applicable laws and regulations, whether overseas or in Japan, and conduct business activities fairly and honestly. We will endeavor to maintain the highest ethical standards within the Group, and to create a strong corporate culture of compliance with laws and rules.

   Prohibition of unfair transactions
   We will not solicit transactions with customers by utilizing any advantageous position that we may have. We will endeavor not to knowingly cause losses to customers in the pursuit of profit for Group or Group companies.

   We will not improperly or illegitimately use information acquired through our operations for our own gain. In particular, we will not trade in stocks using material unpublished information that would likely influence the share prices of Group or client companies. Any such important information coming in to our possession will be handled with the utmost care.

   We will endeavor not to cause losses to other companies within the Group in the pursuit of profit for the Group. When handling undisclosed customer information or conducting transactions between subsidiaries, we will take every care not to commit any prohibited acts.
Protection of intellectual property

We will make efforts to appropriately protect our Group’s own intellectual property (patents, trademarks, copyrights, etc.), and will respect the intellectual property rights of third parties.

Prohibition of the mixing of public and personal affairs

Regardless of any benefit or disadvantage, we will always strive to make judgments from a fair and honest standpoint. We will draw a clear line between public and personal matters and endeavor to avoid any conflict of interests, and will not use company resources for private purposes.

4. Respect for human rights and the environment

Respect for human rights

We shall take the basic position of respecting humanity, and shall not discriminate against people or violate human rights on the basis of race, nationality, belief, religion, gender, or other grounds where legally protected.

Cultivating a work environment in which people can easily do their jobs

All directors and employees shall respect each other as work partners, and be aware that acts such as sexual harassment and power harassment are an affront to human dignity and will not be tolerated in the workplace.

Consideration for the natural environment

We will seek to achieve harmony with society, and protect the global environment.

5. Disavowal of anti-social elements

Disavowal of anti-social elements

We will take a resolute stance against criminal groups, and other anti-social elements.

Prevention of money laundering

We shall be fully alert to the possibility that funds handled in transactions by financial institutions might be used for, derived from or intended for criminal or terrorist purposes. We shall strive to prevent money laundering by endeavoring to thoroughly identify transaction parties, and if we discover transactions where we suspect criminal involvement, we shall not overlook these and shall respond appropriately.

Mitsubishi UFJ Financial Group Personal Information Protection Policy

Mitsubishi UFJ Financial Group believes it is the group’s social responsibility to handle customer’s personal information properly under Group’s Management Philosophy. The following is our Personal Information Protection Policy. We intend to do our best to protect our customers’ personal information by ensuring that every executive and employee complies with this Policy.

1. Mitsubishi UFJ Financial Group will comply with laws and regulations regarding the proper handling of the customers’ personal information.

2. Mitsubishi UFJ Financial Group will acquire personal information properly. Mitsubishi UFJ Financial Group will notify and/or disclose the purpose of such personal information to customers and will not use it beyond the disclosed purpose except as permitted by law.

3. Mitsubishi UFJ Financial Group will educate all of its executives and employees so that they understand the importance of protecting personal information and handle customers’ personal information properly.

4. Mitsubishi UFJ Financial Group will take necessary and appropriate measures to ensure the security of personal information and will endeavor to prevent improper access to, alteration, loss and/or leakage of personal information.

5. Mitsubishi UFJ Financial Group will not supply any personal information to third parties (including parties in Mitsubishi UFJ Financial Group) without the prior consent of the individual concerned, except as permitted by law.

6. When outsourcing the handling of personal information to other institutions, Mitsubishi UFJ Financial Group will monitor the institutions concerned to ensure that appropriate measures are taken to protect customers’ personal information.

7. Mitsubishi UFJ Financial Group will establish procedures for correcting and disclosing personal information of customers. Mitsubishi UFJ Financial Group is also willing to receive opinions and inquiries regarding the handling of such personal information.

8. Mitsubishi UFJ Financial Group will continually review and improve its management systems to protect personal information.

Mitsubishi UFJ Financial Group Environmental Statement

We, the directors and employees of MUFG, recognize that protection of the global environment is the responsibility of all human beings and, as a good corporate citizen, MUFG fulfills its social responsibility by working actively towards the realization of a sustainable environment.

Through our business activities, we will support environmental protection efforts by both industry and individuals that contribute to realizing a sustainable society.

Mitsubishi UFJ Financial Group Environmental Policy

In accordance with the spirit and philosophy outlined in its Environmental Statement, We, the directors and employees of MUFG will:

1. Comply with all laws and regulations related to environmental protection and other requirements to which Group companies subscribe;

2. Support business activities that contribute to the protection and improvement of the environment through the provision of high-quality financial products and services, and aim to reduce environmental risks;

3. Recognize the environmental burden caused by consumption of resources and release of waste from our own business activities and aim to protect the environment through resource recycling as well as efficient use of energy and resources;

4. Monitor the effects of our activities on the environment and work towards continuous improvement and pollution prevention;

5. Provide in-house environmental education and support and promote environmental protection activities of individual directors and employees both during and outside working hours;

6. Inform the entire Group and the general public of our environmental statement and policy and help raise awareness of environmental issues through extensive communication.