

## HSBC Japan Policy for Achieving Client Centric Business Operation

We will assess our success against five outcomes as follows:

1. 1. We understand our customers' needs

...and design, market and sell products and services that recognise the long-term interests of customers.

2. 2. We provide products and services that offer a fair exchange of value

...which balance customer and HSBC interests and do not undermine market competition.

3. 3. We service customers' ongoing needs, and put it right if we make a mistake

...ensuring products and standards of service continue to have a positive impact.

4. 4. We act with integrity in the financial markets we operate in

...acting in our customers' interests and not in ways which manipulate or undermine markets.

5. 5. We operate resiliently and securely to avoid harm to customers and markets

...across digital, physical and operational arrangements to support customer needs and wider financial system stability.