

Inquiry and Complaint Processing System / Respect for Human Rights

Enhanced Ability to Address Customer Complaints

The Bank takes customer complaints seriously and quickly responds to them as an organization. At the same time, the Bank continually works to improve its ability to address customer issues through the proactive corrective measures in its operations.

Designation of Fair and Impartial Arbitration Organization

The Bank has designated the “National JA Bank Consultation Office” as a third-party arbiter of customer complaints, based on the model of the complaint/conflict resolution system formulated by the financial service dispute resolution liaison group (established within the FSA). The group has been available to customers seeking the resolution of matters through a fair and impartial arbitration organization since April 1, 2003.

Increased Profile for Complaint Channels

The Bank has taken steps to make customers more aware of its channels for making complaints (consisting of contact points in each division/branch, the Head Office and the National JA Bank Consultation Office) by placing posters and informative materials in branches.

Respect for Human Rights

The Bank actively provides education and training opportunities to all personnel as part of an overall effort to promote humanitarian affairs. The Bank is committed to building a highly transparent organization's norm based on the concept of respect for human rights that is incorporated in the corporate ethics, conforming to the “Law on the Promotion of Human Rights Education and Human Rights Awareness Raising” and the “Basic Plan for the Promotion of Human Rights Education and Human Rights Awareness Raising.”

The Human Rights Education Promotion Council (chaired by the Director of the Personnel Division) deliberates various policies aimed at cementing respect for human rights in the Bank's corporate mentality, with the Board of Directors deciding yearly policy. Human rights education and awareness activities are carried out mainly by the Human Rights Section in the Personnel Division and the personnel in charge of human rights stationed in respective divisions and branches.

The Human Rights Section in the Personnel Division was established in July 1999 to take general responsibility for human rights issues within the Bank. This section works in concert with the personnel in charge of human rights in every division and branch to conduct human rights education/awareness programs and to provide consultation on matters related to sexual harassment.

The Bank promotes the accurate understating of human rights issues through human rights workshops held at the Head Office. Also, to increase awareness of the need for resolutions of related issues, the Bank distributes “sexual harassment consultation cards” to every employee and director as part of its overall efforts to combat sexual harassment. The Bank is committed to carrying out various other activities in this area. Furthermore, as a member of the JA Group, the Bank works with the Central Union of Agricultural Cooperatives to heighten human rights awareness including with subsidiaries and affiliates.