Contact Information for Complaints, and Complaints Handling and Dispute Resolution

The Company strives to resolve the complaints from customers in relation to our business promptly, sincerely, fairly and appropriately.

1. Contact Information for Registering Complaints
If you have a complaint in relation to our business, please contact your sales representative or call the telephone number below.

Morgan Stanley MUFG Securities Co., Ltd.　Legal and Compliance Division
Tel: 03-6836-5000
Hours: 9:00 – 17:30（Except for weekends, national holidays, and the year-end/new year holidays）

2. The Business Operation for Complaints Handling and Dispute Resolution
In addition to the above, the Company implements measures for complaints handling and dispute resolution regarding our business depending on category of the business.

Type I / Type II Financial Instruments Businesses

Financial Instruments Mediation Assistance Center（FINMAC）
Address: Daini Shoken Kaikan, 2-1-1 Nihonbashi-Kayabacho, Chuo-ku, Tokyo 103-0025
Tel: 0120-64-5005（Toll free number）
Hours: 9:00 – 17:00（Except for weekends, national holidays, and the year-end/new year holidays）

For Type I Financial Instruments Business, the Company entered into Master Agreement on Implementing Complaint-handling and Dispute Resolving Procedures with The Financial Instruments Mediation Assistance Center (hereinafter referred to as the “FINMAC”) (which is a designated dispute resolution organization) for Type I Financial Instruments Business. For Type II Financial Instruments Business, the Company implements measures to utilize Type II Financial Instruments Firms Association and The Financial Futures Association of Japan (both of which outsource such operation to FINMAC).

Money Lending Business

Japan Financial Services Association — ADR
Address: Futaba Takanawa Building 2F, 3-19-15 Takanawa, Minato-ku, Tokyo 108-0074
Tel: 0570-051-051
Hours: 9:00 – 17:00 Except for weekends, national holidays, and the year-end/new year holidays）

For Money Lending Business, the Company entered into Master Agreement on Implementing Complaint-handling and Dispute Resolving Procedures with Japan Financial Services Association — ADR (which is a designated dispute resolution organization.)

Commodity Futures Business

The Commodity Futures Association of Japan – Consultation Center
Address: Nissho Building 6F, 1-1-11 Nihonbashi-Ningyocho, Chuo-ku, Tokyo 103-0013

Tel: 03-3664-6243
Hours (telephone service): 9：00 – 17：00（Except for weekends, national holidays）

For Commodity Futures Business, the Company implements measures to resolve the complaints through the Consultation Center of The Commodity Futures Association of Japan (which is an authorized corporation under the Commodity Futures Act.)

Insurance Broker Business

The General Association Insurance Ombudsman
Address: Toranomon Suzuki Building 7F, 3-20-4 Toranomon, Minato-ku, Tokyo 105-0001
Tel: 03-5425-7963
Hours: 9:00 – 12:00, 13:00 – 17:00（Except for weekends, national holidays and December 29 – January 4）

For Insurance Broker Business, the Company entered into Master Agreement on Implementing Complaint-handling and Dispute Resolving Procedures with the General Association Insurance Ombudsman (which is a designated dispute resolution organization.)

3. Overview of the Company's “RULES CONCERNING COMPLAINT AND DISPUTE RESOLUTION”
(Handling Policy)

1. In handling any complaint and dispute (hereinafter collectively referred to as the “Complaints, etc.”) arising from any objection from a customer or a prospective customer (hereinafter collectively referred to as a “Customer”) in relation to the conclusion of financial instruments trading contract between the Company and a Customer and incidental businesses, money lending business, commodity futures business, insurance broker business and other business the company is conducting related departments shall, in light of ADR system, strive to settle the Complaints, etc. promptly, sincerely, fairly and appropriately by cooperating each other, identifying the fact and responsibility thereof and respecting the reputation and position of the Customer, and in the event of the cases mentioned in Article 119, Paragraph 1, Items 1 to 8 of the Cabinet Office Ordinance on Financial Instruments Business, the provisions in each item should be respected.
2. The Company shall sincerely listen to any views and comments from a Customer and strive to share information in order to help improve business operations.
3. The Company shall appropriately manage personal information received from a Customer.
4. The Company shall rigorously respond to any undue intervention by any anti-social force which might claim to be proper Complaints, etc. If appropriate, the Company shall seek necessary cooperation of relevant authorities including police organizations.
5. The company shall be committed to settling the Complaints, etc. by obtaining the understanding and satisfaction of a Customer to the maximum extent including the provision of necessary explanation on the progress of the settlement of the Complaints, etc. in due course of the resolution thereof.
6. If it is not possible to resolve the Complaints, etc. by applying any methods internally developed by the Company and it otherwise deems appropriate, the Company shall refer the Customer to external dispute arbitration institution and strive to resolve the Complaints, etc.

(Responsible Division)

The front office division conducting the relevant business shall be responsible for handling claims from Customers including Complaints, etc.

(Receipt of Any Complaint, etc.)

1. Legal and Compliance Division shall develop and provide any system to receive the Complaints, etc. from a wide variety of Customers while considering conveniences of Customers.
2. With respects to the Complaints, etc. arising from any businesses the Company has outsourced, each division that manages the outsourcing shall receive the Complaints, etc. from the entity to which the Company has outsourced the businesses.

(Control Department that Resolves the Complaints, etc.)

1. Legal and Compliance Division shall determine necessary policies to resolve the Complaints, etc. made by Customers with a view to resolving the Complaints, etc. promptly, fairly and appropriately, if necessary. The department shall give necessary instructions to related departments and supervise them while generally controlling the resolution of the Complaints, etc. including the analysis and management of the progress thereof.
2. Legal and Compliance Division shall ensure that it should comply with any laws and regulations and other rules concerning prohibition of loss compensation in developing the policies to resolve the Complaints, etc. mentioned in the preceding paragraph.

(Reporting)

1. The employee's division receiving the Complaints, etc. shall make an effort in order to promptly resolve the Complaints, etc. in cooperation with Legal and Compliance Division and/or related divisions and shall report the overview to Legal and Compliance Division.
2. Legal and Compliance Division shall report any occurrence of the Complaints, etc., settlement thereof, and measures to be taken for the resolution, to NFRC (Non-Financial Risk Committee), Management Committee and/or board of directors, if necessary.

(Record and Report)

1. Legal and Compliance Division shall manage and maintain any record related to the Complaints, etc.
2. The Company shall promptly report the disputes, etc. to FSA, financial instruments trading associations and other regulators, if required.

(Thorough Dissemination of External Institutions for Resolving Disputes, etc.)

The Company shall thoroughly disseminate to Customers external institutions that the Company uses for resolving disputes.

(Enhancement of Internal Management System)

The Company shall conduct an internal audit to assess whether the Complaints, etc. are addressed appropriately in accordance with the FIEL, other laws and regulations and other internal rules based on risk based approach.