



Summary of Complaints Handling Procedure



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1. Introduction

This document summarises the complaints handling procedure for MUFG Bank, Ltd., which forms part of MUFG.

As part of MUFG, MUFG Bank, Ltd. is committed to providing a fast and efficient service for its customers. However, there may be instances where you are not satisfied with the products or services we have provided. To address this, we have a complaints procedure which we use to investigate and resolve all complaints from clients, potential clients and counterparties. We will handle all complaints fairly, fully and in good faith.

Should you wish to make a complaint, please contact your Relationship Manager. Alternatively you can send your complaint to complaints@uk.mufg.jp

2. Procedure

Your relationship manager will be the first point of contact for handling your complaint. However, should you wish to address your complaint to another person, you can contact our Compliance Department via complaints@uk.mufg.jp

If the complaint can be resolved within three business days, we will send you a final response by that time. Where we are unable to resolve the issue within this timeframe, we will send you a written confirmation of receipt of the complaint. This letter will include the name and title of the member of staff who will be handling the complaint.

We will endeavour to inform you about the progress we are making in solving the complaint on an ongoing basis and will send you a final response to your complaint within 8 weeks.

However, for complaints relating to payment services and payment transactions (that fall within the scope of PSD2 Directive of 2015/2366), a final response will be provided by the end of 15 business days, and in exceptional circumstances, a final response will be provided by the end of 35 business days.

Unfortunately, there may be circumstances where it is not possible to resolve your complaint within 8 weeks. If this is the case, we will provide you with a new timeframe.

For Retail clients, elective professional clients, consumers, micro-enterprises and charities the possibility exists to refer a complaint to the Financial Ombudsman Service. If you are not satisfied with our final response, or 8 weeks have passed since you first let us know about your complaint, you can ask the Financial Ombudsman Service to review your complaint. You would have to do this within 6 months of the date on the final response letter. Contact details for the Financial Ombudsman Service are:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
0845 080 1800
Complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

For Corporate clients, as they are classed as non-eligible complainants in the UK, the Financial Ombudsman Services is not available. The bank does not offer a dispute resolution service and therefore does not provide Alternative Dispute Resolution service to non-eligible complainants.

MUFG Bank, Ltd. ("MUFG BANK") is a limited liability stock company incorporated in Japan and registered in the Tokyo Legal Affairs Bureau (company no. 0100-01-008846). MUFG BANK's head office is at 7-1 Marunouchi 2-Chome, Chiyoda-Ku, Tokyo 100-8388, Japan. MUFG BANK's London branch is registered as a UK establishment in the UK register of companies (registered no. BR002013). MUFG BANK is authorised and regulated by the Japanese Financial Services Agency. MUFG BANK's London branch is authorised by the Prudential Regulation Authority (FCA/PRA no. 139189) and subject to regulation by the Financial

3. Contact

Should you have any questions about this procedure or about a complaint that you have made to MUFG, please do not hesitate to contact us via your relationship manager or via the email address listed above.