

## **Solicitation Policy**

### **1. When conducting sales of financial products, we, State Bank of India in Japan, will make efforts to ensure that solicitation activities are conducted appropriately in accordance with the following policy.**

- (1) We will solicit financial products that we determine to be suitable for customer, based on their financial condition, investment related knowledge, experience and objects of concluding the contract for financial product.
- (2) We aim to provide sufficient information including the nature and the risk of individual products, so that the customers may take responsibility to make informed decisions.
- (3) We will not make solicitation phone calls or visits during hours that are inappropriate for the customers.
- (4) We train employees to ensure appropriate solicitation activities are conducted.
- (5) We will answer to complaints and/or advices of customers faithfully.
- (6) If there are any issues of concern related our business conduct with customers, please contact with our Customer explanation manager (*kokyaku setsumei kanri sekininsya*, Tokyo Branch: Vice President (Trade Finance), 03-3517-3700, Osaka Branch: Vice President (Credit & Operations), 06-6271-3695.)
- (7) We will maintain strong internal control systems to ensure compliance with relevant legal and regulatory requirements and implementation of appropriate solicitation activities.

### **2. We also bring to customer's attention to the following important information, when dealing with the financial products offered by us.**

- (1) Deposit Insurance System does not cover customer's deposits with us regardless of the currencies and the amount of the deposits (not covered by deposit insurance system in Japan as well as that in India.) Meanwhile, if State Bank of India fails, there is possibility that deposits with branches in Japan are not withdrawn smoothly.
- (2) In respect of deposits in foreign currency (deposits other than in Japanese Yen ), there is a potential risk of loss in terms of Japanese Yen, arising from fluctuation in currency values.
- (3) Premature encashment of Term Deposit before maturity will involve loss on account of penalty in the interest payable on the deposit.

## 勧誘方針

### 1. インドステイト銀行在日支店(以下、弊行)は金融商品の販売等にあたり、以下の方針にそって適切な勧誘に努めます。

- (1) 弊行はお客様の知識、経験、財産の状況及び金融商品の取引の目的に照らしてお客様に適切と考えられる商品をお勧めします。
- (2) 弊行においては、お客様がご自身の判断と責任においてお取引いただけるよう商品内容やリスク内容等について適切な情報提供に努めております。
- (3) 弊行においては、お客様にご迷惑となるような時間帯での電話や訪問による勧誘は行いません。
- (4) 弊行では、適切な勧誘が行われるよう、役職員の教育に努めております。
- (5) 弊行は、お客様からの苦情、要望に対して誠実に対応いたします。
- (6) お客様へのご対応についてお気づきの点がありましたら、弊行の顧客説明管理責任者（東京支店: Vice President (TF) 外国為替部長、03-3517-3700、大阪支店: Vice President (Credit & Operations) 融資営業部長、06-6271-3695）までご連絡ください。
- (7) 弊行においては、関係法令等を遵守し、適切な勧誘が行われるよう、内部管理体制の強化に努めております。

### 2. 弊行取り扱いの金融商品に付いては、以下の重要事項にご留意願います。

- (1) 弊行取り扱いの顧客預金は、通貨・金額に係わらず預金保険の対象となりません(本邦に於ける預金保険のみならずインド本国の預金保険の対象ともなりません。)  
また、State Bank of India が破綻した場合には、在日支店の預金の払出しが迅速に行なわれない可能性があります。
- (2) 外貨預金(円以外の通貨建ての預金) に付いては、外貨換算レートの変動により、円貨ベースでは損失が発生する可能性があります。
- (3) 定期預金を期限前に解約される場合は、預金利息を減額して期限前解約料を徴求させていただきます。