



CBA Tokyo Sales and Solicitation Policy

- CBA Tokyo will act in accordance with the “Law on Sales of Financial Products” when engaging in sales and solicitation activities of financial products or services to customers.
- CBA Tokyo will only solicit the sale of financial products or services that are deemed appropriate to a customer based on his/her financial circumstance, occupational background, investment knowledge and experience, and purpose of investing in such financial instruments.
- CBA Tokyo will strive to provide adequate explanatory information to customers when soliciting the sale of financial products or services to customers. Explanatory information will include nature and explicit risks of products.
- CBA Tokyo will not actively solicit customers aged over 80 years old.
- CBA Tokyo will not solicit sales of high risk financial products or services to customers under the age of 20 or over 75. If such financial products or services are provided: for a customer over 75 CBA Tokyo will request an agreement from the customer and his/her family. For a customer under 20, CBA Tokyo will request agreement from the customer and his/ her family.
- CBA Tokyo will not inconvenience customers by soliciting them at inappropriate places or hours.
- In relation to sales and solicitation activities, CBA Tokyo will continually endeavor to provide proper training to its staff and maintain internal system and procedural controls in accordance with relevant legal and regulatory requirements.