

CONTENTS

1. Business Hours and Points of Contact for Inquiries

1. Business Hours.....	190
2. Points of Contact for Inquiries	191
3. Online Inquiries	193

2. Japan Post Group Privacy Policy

1. Japan Post Group Privacy Policy	194
2. Sharing of Personal Data among Japan Post Group Companies	195

3. Japan Post Group Conflicts of Interest Management Policy

Details of policy	196
-------------------------	-----

1. Business Hours and Points of Contact for Inquiries

1

Business Hours

1. Japan Post Network (Post Offices)

■ Post Office Business Hours

Days of the week	Mail services	Deposit services	Insurance services
Monday through Friday	9:00 to 17:00 (Some offices are open until 19:00)	9:00 to 16:00 (Some offices are open until 18:00)	9:00 to 16:00 (Some offices are open until 18:00)
Saturday	Closed (Some offices are open from 9:00 to 15:00 or 9:00 to 17:00)	Closed	Closed
Sunday and holidays	Closed (Some offices are open from 9:00 to 12:30)	Closed	Closed

Notes: 1. Hours of certain offices may differ from the above because of their location or other factors.

2. Offices are closed from December 31 through January 3; however, only mail services are available during this period at some offices.

2. Japan Post Service

■ Yu-Yu Window

Branches of Japan Post Service offer "Yu-Yu Window" services after normal post office hours. In addition, at 363 branches (as of April 1, 2010), Yu-Yu Window services are offered on a 24-hour basis. Services include (a) acceptance of regular mail, Yu-Pack parcel post and certain other items; (b) access to mail returned because

of the absence of the recipient from his/her home; and (c) sale of postal stamps, revenue stamps and certain other items.

Please confirm the service hours of individual branches via our website (<http://www.post.japanpost.jp/index.html>) (Japanese only).

3. Japan Post Bank

■ Service Hours

Days of the week	Hours services are available
Monday through Friday	9:00 to 16:00 (Some offices are open until 18:00)
Saturday, Sunday and holidays	Closed

Notes: 1. Offices are closed from December 31 to January 3.

2. Service hours of some offices may differ from those listed above.

■ ATM Service Hours

Service hours of ATMs are set individually according to their location but the typical hours when ATM services are available are shown in the table below.

For the service hours of individual ATMs, check the information posted at the respective ATMs or "Branches and ATM Information"

on the Japan Post Bank website (http://www.jp-bank.japanpost.jp/access/access_index.html) (Japanese only) or "Search Post Offices and ATMs" via the Japan Post Group website (<http://map.japanpost.jp/pc>) (Japanese only).

Days of the week	Japan Post Bank branches	Post offices (Japan Post Bank agents)	Sub-branches (Installation outside store in station and supermarket, etc.)
Monday through Friday	8:00 to 21:00 (7:00 to 23:00 at some branches)	9:00 to 17:30 (7:00 to 23:00 at some post offices)	9:00 to 19:00 (7:00 to 23:00 at some sub-branches)
Saturday	9:00 to 19:00 (9:00 to 21:00 at some branches)	9:00 to 12:30 (9:00 to 21:00 at some post offices)	9:00 to 17:00 (9:00 to 21:00 at some sub-branches)
Sunday and holidays (Including January 2 and 3)	9:00 to 19:00	9:00 to 17:00 (Service at approx. 6,300 post offices; 9:00 to 19:00 at some post offices)	9:00 to 17:00 (9:00 to 19:00 at some sub-branches)

Notes: 1. The service hours listed above are typical ATM operating hours, but actual hours may differ by ATM.

2. Certain ATMs are not available for service on Saturday, Sunday and holidays.

3. The following services are not available via ATMs on (a) Monday through Friday before 7:00 and after 21:00, and (b) before 9:00 and after 17:00 on Saturday, Sunday and holidays: ordinary deposits, coin withdrawals and fund transfers.

4. Transfers (making remittances to other financial institutions) for which applications are accepted after 15:00 from Monday to Friday and/or for those accepted on Saturday, Sunday and holidays will be handled on the following business day.

5. Certain ATM and cash dispenser (CD) services are not available at the ATMs and CDs of affiliated financial institutions at certain times.

6. The Japan Post Group is currently conducting trials of 24-hour ATM services at 16 locations nationwide.

7. The commission charged by affiliated financial institutions for using their cash card in Japan Post Bank ATMs differs according to the institution. Please inquire to the specific affiliated financial institution.

4. Japan Post Insurance

Insurance services are available at the insurance counters of post offices.

2

Points of Contact for Inquiries

1. For Information and Advice Related to Post Offices and Postal Services

■ Customer Service Consulting Center

For inquiries please call the following free-dial number: 0120-23-28-86. Follow the Interactive Voice Response (IVR) guide to be connected to the appropriate call center.

Telephone number	Select	Name	Business hours
Free-dial: 0120-23-28-86 (Japanese only)	[*]+[1]	Japan Post Service Customer Service Consulting Center	Weekdays: 8:00 to 22:00 Saturday, Sunday and holidays: 9:00 to 22:00
	[*]+[2]→1	Japan Post Bank Call Center	Weekdays: 8:30 to 21:00 Saturday, Sunday and holidays: 9:00 to 17:00 (Open from 9:00 to 17:00 from December 31 to January 3)
	[*]+[2]→2	Japan Post Bank Card Loss Center	Available 24-hours, all year round
	[*]+[3]→1	Japan Post Insurance Call Center	Weekdays: 9:00 to 21:00 Saturday, Sunday and holidays: 9:00 to 17:00 (Excluding January 1 to January 3)
	[*]+[3]→2	Japan Post Insurance Card Loss Center	Weekdays: 8:30 to 21:00 (Excluding Saturdays, Sundays and holidays, and December 31 to January 3)
	[*]+[4]	Japan Post Network Customer Service Consulting Center	Weekdays: 9:00 to 21:00 Saturday, Sunday and holidays: 9:00 to 17:00 (Open from 9:00 to 17:00 from December 31 to January 3)

Customer inquiries using mobile phones can be made via the following number.

0570-046-666

(Communications charge must be paid by the customer.)

For those who wish to use English, please dial the following number.

0570-046-111

(Communications charge must be paid by the customer.)

(Calls cannot be made from overseas.)

Notes: 1. If it is not possible to confirm the identity of the person speaking on the telephone, it may not be possible to give a detailed response to a particular inquiry.

2. In order to improve service and manage operations effective calls to the Customer Service Consulting Center are recorded.

2. For Telephone Inquiries Regarding Services of Japan Post Bank

* Unless otherwise noted, telephone numbers are available toll-free using mobile and Personal Handyphone System (PHS) phones. There are certain cases where Internet Protocol (IP) phones and other equipment cannot be used.

■ Card Loss Center

A toll-free phone number is exclusively available for notification regarding loss or stolen bankbooks (certificates) or cash cards.

Notifications can be also reported at the nearest Japan Post Bank or post office deposit service counter.

Service hours	Telephone number
Available 24 hours all year round	0120-794889 (Japanese only) Calls from overseas: +81-48-600-3305 (Communication charges required) (Japanese only)

■ Japan Post Bank Call Center

Contact the following number for inquiries and consultation regarding products and services.

Service hours	Telephone number
Weekdays: 8:30 to 21:00	0120-108420 (Japanese only)
Saturday, Sunday and holidays: 9:00 to 17:00	

Note: Service is available from 9:00 to 17:00 during the period from December 31 to January 3.

■ Investment Trust Call Center (*Toushin Oshiete Call*)

Information regarding investment trusts is also available via the call center and our investment trust website.

Investment trust website:
<http://www.jp-bank.japanpost.jp/toushin/>
(Japanese only)

Service hours	Telephone number
9:00 to 18:00	0800-800-4104 (Japanese only)

Note: Excluding Saturday, Sunday, holidays and the period from December 31 to January 3

■ Defined Contribution Pension Call Center

Material requests and inquiries regarding enrollment of defined contribution pensions (individual annuities) can be made via the following number.

Service hours	Telephone number
9:00 to 21:00	0120-401034 (Japanese only) Alternative phone number when the number above is not available: 044-753-5835 (Communication charges required) (Japanese only)

Note: Excluding Saturday, Sunday, holidays and the period from December 31 to January 3

■ Japan Post Bank Transfers Inquiry Center

Inquiries regarding transfers between other financial institutions, including branch name, deposit item and account number can be made via the following number.

Service hours	Telephone number
Available 24 hours all year round	0120-253811 (Japanese only)

■ English-Language Information Services

For those who wish to make inquiries in English regarding the products and services of Japan Post Bank, please call the following number during the hours indicated.

Service hours	Telephone number
Weekdays: 8:30 to 18:00	0120-085420

Notes: 1. Excluding Saturday, Sunday, holidays and the period from December 31 to January 3

2. Calls to this number cannot be made from mobile phones, PHS, IP or certain other types of devices.

■ Japan Post Bank Consultation Service

Consultants are consigned to provide support service to resolve claims and incidents related to products and services.

Service hours	Telephone number
9:00 to 17:00	03-5574-9868 (Japanese only)

Notes: 1. Excluding Saturday, Sunday, holidays and the period from December 29 to January 3

2. Consultants are not Japan Post Bank employees.

3. For Information and Advice Related to Japan Post Insurance

■ Japan Post Insurance Call Center

Japan Post Insurance Call Center responds to general inquiries including insurance products and premium rates. For inquiries regarding individual contracts such as status of respective insurance payment after application submittal, calls are forwarded to the service center in charge and staff at the respective center will address such matters.

Service hours	Telephone number
Weekdays: 9:00 to 21:00	0120-552950 (Japanese only)
Saturday, Sunday and holidays: 9:00 to 17:00	

Notes: 1. Excluding the period from January 1 to January 3
2. The Japan Post Insurance Call Center responds to general inquiries including insurance products and premiums.

3 Online Inquiries

Click on "Inquiries" via Japan Post Holdings website (<http://www.japanpost.jp/faq/>) (Japanese only) and make inquiries by clicking the relevant buttons from among inquiries related to "Mail," "Deposits,"

"Insurance" and "Post Offices."

For inquiries related to Japan Post Holdings Co., Ltd., click where indicated and use inquiry forms for submittal.

2. Japan Post Group Privacy Policy

1

Japan Post Group Privacy Policy

The Japan Post Group is dedicated to providing services that can achieve a high degree of customer satisfaction. Properly protecting personal data is vital to accomplishing this goal. Accordingly, the Group has established the following fundamental policy for protecting personal data, which is generally known as the Group's privacy policy.

(1) Compliance with laws and regulations

When handling personal data, the Group complies with all laws and regulations associated with protecting personal data, national government policies and the provisions of the privacy policy ("laws, regulations, etc.," hereafter).

(2) Purpose of using personal data

The Group specifies the purpose of using personal data and uses this data solely for achieving this purpose.

The purposes for which Group companies use personal data are listed in the privacy policies on each company's website and where applicable.

(3) Acquisition of personal data

The Group acquires personal data using methods that are legal and proper.

(4) Security measures for management of personal data

The Group uses an appropriate security management system to prevent leaks, losses or alterations of personal data. In addition, the Group properly supervises employees and outsourcing parties.

(5) Provision of personal data to third parties

Except in cases where required by laws, regulations, etc., the Group does not supply personal data to third parties without the prior consent of each individual.

In cases where two or more Group companies share the same personal data, this sharing is performed only after providing prior notice or public announcements of items required by law.

(6) Procedures for requesting disclosure of personal data

The Group responds in a sincere manner in cases where there are requests for the notification of the purpose of use or for the disclosure, correction or termination of use of personal data as prescribed by laws, regulations, etc.

The disclosure request procedures for each company can be found on their respective websites and where applicable.

(7) Points of contact for inquiries

Inquiries and requests regarding disclosure and other uses of personal data can be made to designated points of contact.

(8) Continuous improvements

The Group constantly reviews and improves its management and handling methods for the protection of personal data in response to advances in information technology and shifts in social demands.

2

Sharing of Personal Data among Japan Post Group Companies

The Japan Post Group began with the October 2007 privatization of Japan's postal system. Japan Post Group companies consist of Japan Post Holdings Co., Ltd., Japan Post Network Co., Ltd., Japan Post Service Co., Ltd., Japan Post Bank Co., Ltd., Japan Post Insurance Co., Ltd. and several other subsidiaries and affiliated companies.

Each Japan Post Group company uses its respective specialized skills to provide high-quality services. The objective is to achieve even greater customer satisfaction.

To accomplish this goal, the Japan Post Group wishes to share customers' personal data solely to the degree required and within the scope explained below. This data is used to conduct business activities performed directly by Group companies or through outsourcing parties.

The Group asks for customers' understanding, and pledges that strict information management will be used during the shared use of personal data.

(1) Personal data items for shared use

Shared use covers names, birth dates, addresses, telephone numbers and other contact information, family members, occupations and data concerning business transactions with the Group. However, this excludes information about materials sent or delivered by postal mail or any sensitive information.

(2) Scope of parties involved in shared use

Shared use is limited to the Japan Post Group. However, this applies only to companies included in the consolidated financial statements, including equity-method affiliates, of Japan Post Holdings Co., Ltd., as prescribed by laws, regulations, etc., and is limited to the following companies:

Japan Post Holdings Co., Ltd.; Japan Post Network Co., Ltd.; Japan Post Service Co., Ltd.; Japan Post Bank Co., Ltd.; Japan Post Insurance Co., Ltd.

(3) Purpose of use

- 1) Distribution of information about services and research and development involving services
- 2) Decisions involving the provision of services
- 3) For the proper management of Group business operations primarily for the purpose of monitoring and managing risks

(4) Name of party with responsibility for managing personal data

Japan Post Holdings Co., Ltd.

(5) Other items

- 1) Customer data from pre-privatization postal insurance policy contracts will be used for insurance sales activities only after receiving the prior consent of the applicable customers.
- 2) Prior consent of the applicable customers will be received before using data on savings transactions (private financial information) for insurance sales activities and before using data on transactions (private financial information) involving life insurance policies (including postal insurance) to sell savings products.

3. Japan Post Group Conflicts of Interest Management Policy

Details of policy

The Japan Post Group (“the Group”) conducts business activities fairly based on laws, ordinances and internal regulations so that the interests of customers are not unduly impaired due to transactions that may give rise to a conflict of interest.

1. The following companies in the Japan Post Group (“Group companies”) fall within the scope of the Conflicts of Interest Management Policy

- Japan Post Bank
- Japan Post Insurance
- Japan Post Network

2. The Group will manage conflicts of interest for the transactions stipulated below.

(1) Transactions that may unduly impair the interests of customers among the following transactions:

- Transaction with a customer that has an interest in one of the Group companies based on an agreement
- Transaction with a party that has conflicting interests or is competing with a customer that has an interest in one of the Group companies based on an agreement
- Transaction that makes wrongful use of information gained from a customer with an interest in one of the Group companies based on an agreement

(2) Any transaction aside from the aforementioned that may unduly impair the interests of the customer due to a conflict of interest

3. The Group will select one or a combination of the following methods and other measures to manage transactions with a conflict of interest:

- (1) Separate the business unit conducting the target transaction and the business unit conducting the secondary transaction with the customer
- (2) Amend the terms and conditions or method of the target transaction or the secondary transaction with the customer
- (3) Discontinue the target transaction or the secondary transaction with the customer
- (4) Properly disclose to the customer that the target transaction may unduly impair his or her interests

4. The Group will establish a department that handles conflicts of interest independent from business departments that will specify target transactions and properly manage conflicts of interest. In addition, the Group will educate and train executives and employees so that they comply with laws, ordinances and internal regulations set down regarding the management of conflicts of interest.

5. The Group will continuously review its management stance regarding conflicts of interest and strive to make improvements.

Guide to Websites of the Japan Post Group Announcement of Financial Results



<http://www.japanpost.jp/>



<http://www.jp-network.japanpost.jp/>



<http://www.post.japanpost.jp/>



<http://www.jp-bank.japanpost.jp/>



<http://www.jp-life.japanpost.jp/>



<http://www.japanpost.jp/financial/index02.html>

Announcement of Financial Results

Japan Post Group Annual Report 2010 July 2010

Japan Post Holdings Co., Ltd. Corporate Planning Division,
Public Relations Department

3-2 Kasumigaseki 1-chome, Chiyoda-ku, Tokyo
100-8798, Japan

URL : <http://www.japanpost.jp/>