Outline of Our Complaint Handling and Dispute Resolution Measures

1 October, 2026
National Australia Bank Limited
Tokyo Branch

Pursuant to the Banking Act, we have established a system to handle your consultations and complaints and disputes between you and us (the "Complaints, Etc.") through our internal departments and external organizations.

1. Where Can You File the Complaints, Etc.?

If you have the Complaints, Etc. about our operations, please feel free to contact the following contact desk (you can contact via mail) or notify your account manager:

(If you file the Complaints, Etc. to us)

Our internal contact desk for accepting the Complaints, Etc.:
Compliance Department, National Australia Bank Limited, Tokyo Branch
Muromachi Higashi Mitsui Building
2-2-1 Nihonbashi Muromachi, Chuo-ku Tokyo 103-0022
Telephone: 03-3241-8781
Service Hours: Monday to Friday, 9:00am to 5:00pm
(excluding Japanese public holidays and year-end/New Year bank holidays.)

Alternatively, you can use the following external organizations, etc.:

(If you file the Complaints, Etc. to an external organization)

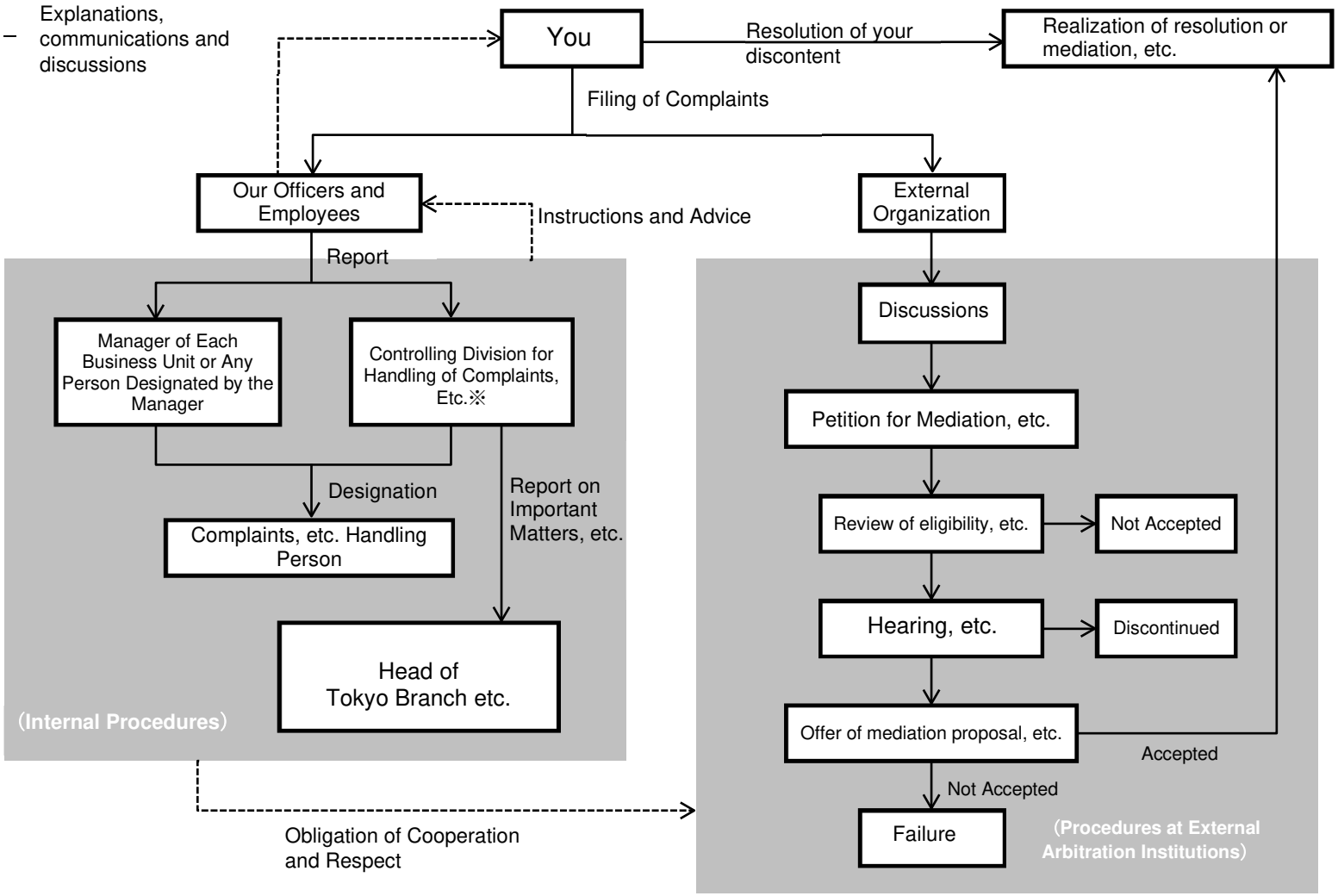
Type of the Complaints, Etc.	Name of External Organization	Telephone Number
Complaints, Etc. about the banking business	Japanese Bankers Association	0570-017109 or 03-5252-3772

*National Australia Bank has the basic agreement concerning complaint handling with Japan Bankers Association.

<Contact information of the Japanese Bankers Association>
JBA Customer Relations Center
Telephone: 0570-017109 (Navi-Dial) or 03-5252-3772
Service Hours: Monday to Friday, 9:00am to 5:00pm
(excluding Japanese public holidays and year-end/New Year bank holidays.)

*The "JBA Customer Relations Center" serves as a contact point for consultations, inquiries, opinions, and complaints regarding transactions with banks. It is operated by the Japanese Bankers Association ("JBA"). There is no charge for consultation and inquiry. For more details, please see the website of the Japan Bankers Association. (https://www.zenginkyo.or.jp/en/adr/)

2. Outline of Standard Procedures of Complaint Handling and Dispute Resolution (Including Procedures of External Arbitration Institutions)



3. Outline of Internal Rules

(1) We shall handle the Complaints, Etc., promptly, faithfully, fairly and properly upon clarifying facts and responsibility relating thereto in collaboration with relevant departments, considering the financial ADR system and respecting your position.

(2) We shall resolutely deal with any undue intervention by any anti-social force in the guise of the Complaints, Etc. and properly cooperate with the police and other relevant agencies or take other necessary actions as appropriate.

(3) Departments overseeing the handling of the Complaints, Etc. shall determine the policy to handle your Complaints, Etc. in view of realizing prompt, fair and appropriate handling of the Complaints, Etc., direct and supervise the relevant departments based on the said policy and oversee the handling of the Complaints, Etc. in general, including management of the progress of the handling of the Complaints, Etc.

(4) Departments overseeing the handling of the Complaints, Etc. or the persons responsible for handling the Complaints, Etc. shall mainly investigate the following issues in connection with the Complaints, Etc.

① The parties concerned;

② Circumstances (when and how the issue was discovered and developments thereafter);

③ The nature and content of the Complaints, Etc. (amount and other requests and demands made by customers);

④Confirmation of the legitimacy of the claim and the fact that the handling of such claim does not constitute compensation for loss or offer of special advantage;

⑤ Amount of damage or compensation (amounts to be borne by us, estimates and how the issue is handled internally);

⑥Prospect of indemnity claim or collection (the party against whom the indemnity is claimed and the method thereof, etc.); and

⑦ Measures to prevent recurrence of the Complaints, Etc.

(5) The Compliance Department shall analyze the result of the investigation into the Complaints, Etc. and other outcome of the handling of the Complaints, Etc. It shall consider taking measures necessary to prevent recurrence or occurrence of the Complaints, Etc. as appropriate. It shall request the Head of Tokyo Branch etc. to consider how the Complaints, Etc. should be handled and the measures to prevent their recurrence and occurrence as appropriate.

(6) The Compliance Department shall periodically ensure that our officers and employees understand how to handle the Complaints, Etc. properly.

(7) Internal audits shall be conducted periodically regarding how the Complaints, Etc. are handled and how the matters related thereto are notified to our officers and employees.