

Codes of Conduct

1. Performing services for members focusing on their satisfaction

- In performing their duties, executives and employees of CRD Association should fundamentally recognize that the Association is a corporation organized by its members who share the objective of establishing a scheme for effective and sound SME financing.
- Executives and employees of CRD Association should precisely grasp what its members demand of the Association without failing to communicate closely with them.
- Executives and employees of CRD Association should faithfully perform services focusing on satisfaction of its members.

2. Providing services with the added value to members

- Executives and employees of CRD Association should be aware of their duties and missions of working for the Association with their colleagues to meet members' expectations and strive cooperatively for engendering a sound working environment which facilitates each individual to exert their ability.
- Executives and employees of CRD Association should try to improve themselves in order not only to maximally extract knowledge accumulated by the Association but also to add a new value to it by effectively utilizing the opportunities for “reporting, communicating, and consulting” in performing their duties for the Association. They should thereby provide members with services with the added value that can be evaluated as professional work.

3. Ensuring information security

- Executives and employees of CRD Association should take all possible measures to ensure information security by bearing it in mind that the CRD database is the valuable collective information asset of members entrusted by them and the basis for providing services beneficial to members and that there are opportunities of being entrusted with information assets by members in addition to data provided for

constructing the CRD database.

4. Compliance

- Executives and employees of CRD Association should never fail to meet social requirements including the compliance with laws and regulations, the Articles of Incorporation, rules, contracts, etc. and non-involvement with the antisocial forces by bearing it in mind that they are required to be fair and neutral, not to mention to distinguish between public and private matters, in executing their duties for the Association so as not to betray members' confidence on them.

Wholly revised on October 29, 2012 at the 46th meeting of the Board of Directors.