

News Release

March 17, 2020 Kyushu Financial Group, Inc. The Higo Bank, Ltd. The Kagoshima Bank, Ltd.

Notice of Implementing Smoking Policy to Promote Health Management

Kyushu Financial Group, Inc. ("the company") and its subsidiaries The Higo Bank, Ltd. (President: Yoshihisa Kasahara) and The Kagoshima Bank, Ltd. (President: Sumihiro Matsuyama), implement the smoking policy during working hours and within the companies' facilities to prevent secondhand smoke and to protect the health of employees and visitors as follows.

- 1. The Policy and procedure
 - No smoking during working hours
 Smoking is prohibited during working hours, except the 1-hour lunch break.
 - No smoking within the facilities
 Smoking is prohibited within the facilities of the company and its subsidiaries, also in our commercial vehicles.
 - 3) Support for Smoking Cessation The company and its subsidiaries assist employees who want to quit smoking by helping them access smoking cessation programs and materials, and promote the awareness of preventing unwanted secondhand smoke.
- 2. Scope

This policy applies to all employees of Kyushu Financial Group, Inc., The Higo Bank, Ltd., and The Kagoshima Bank, Ltd. as well as to our customers and vendors.

3. Effective Date April 1, 2020

This initiative corresponds to the Partial Revision of the Health Promotion Law which is to be fully enforced on April 1, 2020, and to aim the realization of "Health and Welfare for All" which is set in the Sustainable Development Goals (SDGs) adopted by the United Nations. The policy of prohibiting smoking within the facilities also apply to our customers who visit our branches and offices. We appreciate your understanding and cooperation.

For inquiries regarding this topic please contact to

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