



Shinhan Card, Proclamation Ceremony to Acquire CCM Certification

Shinhan Investment Corp. strives to improve customer satisfaction by providing various customer-oriented convenience services, such as privileged services for long-term group customers and Shinhan Tops Club service. Shinhan Investment Corp. also ensures constant response on customers' inquiries through VOC, and received and processed a total of 3,219 cases of VOC in 2015.

In an effort to express its willingness to compose and improve all management activities centering on customers in 2015, Shinhan Life Insurance hosted a Proclamation Ceremony on Customer Centered Management(CCM), enacted a charter on consumer protection, and recently obtained certification on Customer Centered Management(CCM). In addition, the company actively practices customer-centered management by promoting policy improvement using VOC, conducting customer satisfaction surveys, etc.

**Customer Satisfaction Survey Performance**

		2013	2013	2015	Ranking
<b>Shinhan Bank</b>	KS-SQI (Korea Standards Association)	73.4	72.7	<b>74.7</b>	1 <sup>st</sup>
	KCSI (Korea Management Association Consulting)	74.4	75.9	<b>76.9</b>	1 <sup>st</sup>
	KSQI (Korea Management Association Consulting)	92.0	94.0	<b>93.0</b>	1 <sup>st</sup>
	GCSI (JMAC)	71.9	72.8	<b>72.9</b>	1 <sup>st</sup>
	NCSI (Korea Productivity Center)	75.0	75.0	<b>76.0</b>	1 <sup>st</sup>
<b>Shinhan Card</b>	KCSI (Korea Management Association Consulting)	75.1	74.0	<b>74.5</b>	1 <sup>st</sup>
<b>Shinhan Life Insurance</b>	GCSI (JMAC)	-	-	<b>70.3</b>	1 <sup>st</sup>

Besides such efforts, Shinhan Financial Group operates various customer panel policies in its affiliates in order to practice compassionate finance by improving customer values.

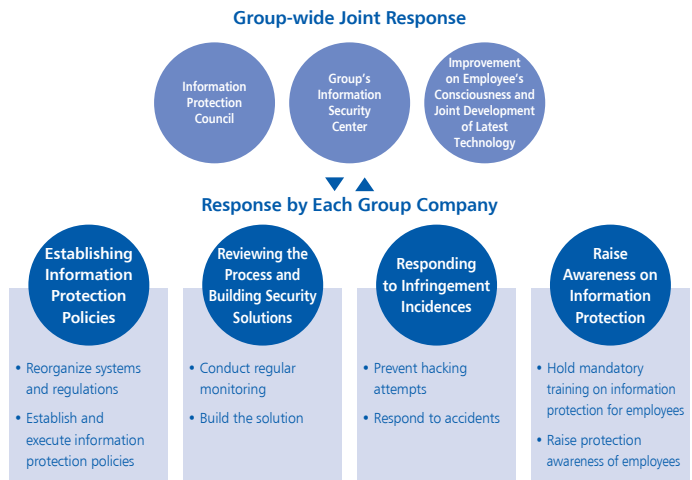
Shinhan Card has further divided panel groups according to characteristics of customers, such as a consumer protection advisory board, compassionate finance supporters panel, and compassionate finance online panel, and is operating customized channels accordingly, enabling a more strategic approach on understanding customer needs.

The customer panel group of Shinhan Life Insurance performs activities like mystery shopping, hands-on insurance service experience, new product monitoring, and also operates regular discussion meetings, through which it actively suggests areas of improvement for policies and services and contributes to the promotion of customer-centered work.

**Personal Information Protection**

In 2015, Shinhan Financial Group upgraded its compliance system on group information protection, and established a self-examination process for each affiliate. The company also improved its level of security by upgrading the group's security control function and integrated service on information protection, and established a system for detecting abnormalities in internal control, in order to prevent security accidents by internal employees.

**A system of Information Protection Activities for Financial Consumers**



Shinhan Bank is actively complying with legislation and policies on customer information protection by preparing a self-standard on compliance with information protection, and is improving the level of management of protecting customer information through preliminary training and the detection/control system. The company has also strengthened monitoring on external leakage of customer information by building a document export system, and is striving to improve general awareness on protecting customer information through customized education for all employees, on-site examination on branches and HQ departments, and reflection of assessment outcomes.