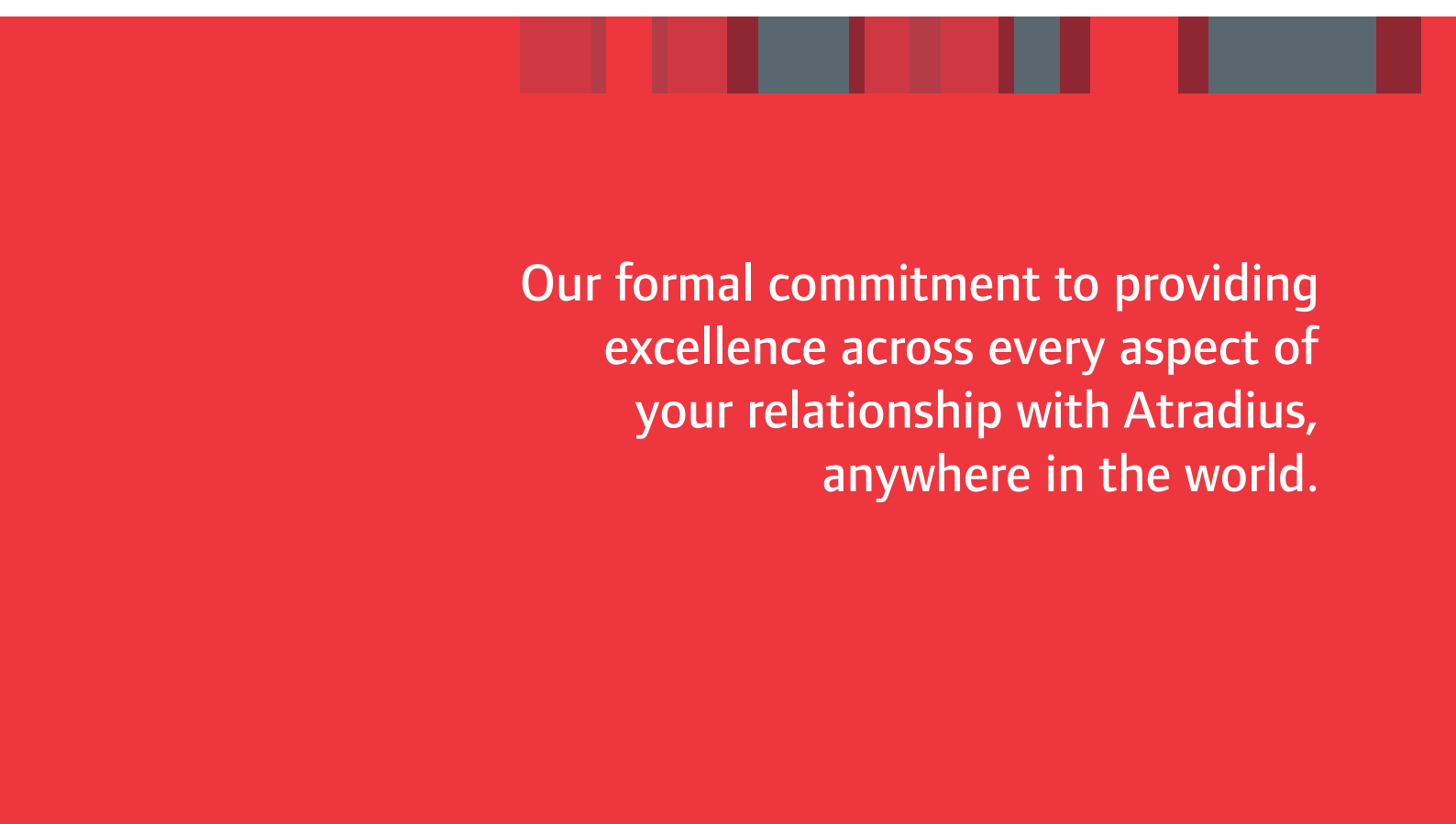


Customer Service Charter



Our formal commitment to providing
excellence across every aspect of
your relationship with Atradius,
anywhere in the world.

Our Service Commitment

Our Customer Service Charter is our formal commitment to providing excellence across every aspect of your relationship with Atradius, anywhere in the world. It has been developed in close co-operation with our customers who have helped us to identify the key elements of service delivery needed to develop a long-term and mutually beneficial credit management partnership. It is a response to requests from customers for greater certainty in customer service in an

increasingly volatile and unpredictable global credit environment.

Our Customer Service Charter therefore sets out the standards we aim to provide for quality, timeliness and accuracy of our services for all customers, large or small. It also includes how we take feedback on our performance and how to complain should something go wrong. In summary, we want to make it as easy as possible for you to do business with Atradius.

Communication

Our service commitment has at its core effective and efficient communication.

We always aim to:

- Ensure sufficient access and availability of our customer service staff to respond to customer service queries and endeavour to provide answers to the questions you raise.

- Communicate with you in a timely, efficient and clear manner.
- Ensure that clear contact details are available for the core services we provide including, where appropriate, dedicated point(s) of contact.
- Monitor and evaluate on a regular basis the efficiency and effectiveness of our communications and the services we provide to you.

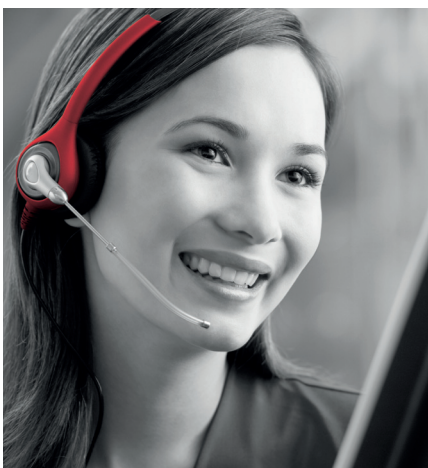
Policy Administration

We recognise that general day to day policy level administration needs to be kept to a minimum so

We always aim to:

- Make available clear guidance and support on how to administer your policy.
- Constantly review our business processes to ensure they are as efficient as possible and endeavour to keep our requirements for documentation and paperwork to the absolute minimum.

- Provide customer support for connection, user help and training for our online policy management system, Serv@net.
- Prepare invoices in respect of premium payments which will clearly state what is due to be paid for what service and by when.
- Ensure that the process for renewal is clear and renewal documentation is issued in good time.
- Respond to your questions promptly and if there is to be a delay, explain why, and tell you when you can expect to receive a response.



Our Credit Limit Service

We believe our approach to assessing risk, determining appropriate levels of credit insurance capacity and subsequently translating these to meet your needs provides the cornerstone of our relationship with customers.

We always aim to:

- Provide you with a credit limit decision in good time, positive or negative, based on the latest trading information we need in order to provide a decision on the buyer.
- Work with you to endeavour to obtain additional information about the buyer where necessary.
- Provide a clear explanation of our decision where you ask us to do so (subject to any duties of confidentiality to other customers and buyers) and an appeal process where appropriate including the information needed in order to re-consider a decision.

- Take into account your specific trading relationship with your buyer in setting a credit limit.
- Provide, where appropriate, the Atradius credit rating for your insured buyers to support your credit management processes and procedures.
- Work with you to reduce or remove a credit limit and save for exceptional circumstances to provide you with an appropriate period of notice to provide sufficient time for you to make alternative trading arrangements.
- Take steps to ensure integrity in our credit limit decision making at all times and never make promises we can't deliver.
- Endeavour to alert you pro-actively if we are able to return a credit limit, for example where a buyer's credit rating subsequently improves after the initial decision is made.

We recognise that the results of our claims, collections and recoveries services are important and are critical to the welfare of your business. Our job is to ensure that this happens efficiently.

We always aim to:

- Provide a clear explanation of the steps you need to take to submit a claim, including the placement of overdue invoices with Atradius Collections and keep the necessary paperwork to the minimum.
- Where you use our collections service, we will agree together a cost efficient approach, provide access to up-to-date information about your cases, and an overview of our collections performance for your policy.

- Remit all sums outstanding which have been collected by Atradius Collections or claims and recoveries payments without undue delay.
- Remit the funds to you as soon as possible after the claim is due for payment.
- Provide services to support you in any action necessary to recover funds after the claim has been paid.
- Communicate in clear yet concise terms why a claim has not been paid or not paid in full and provide a right of appeal.



Quality of Staff

We recognise the quality of the people we employ is our most important asset in the delivery of excellence in customer service. We therefore commit to ensuring our staff are:

- Trained to attain the appropriate levels of technical and professional competence in their field of expertise.
- Regularly assessed through a programme of continuous professional development so as to maintain and improve our current standards.
- Motivated and incentivised to provide the highest levels of customer service even if they are not engaged directly in the provision of front-line services.
- Provided with the environment to ensure best practice is shared across the Atradius Group.
- Responsive, courteous and highly professional in all interactions with you.
- Trained to not make promises they cannot keep.

Your feedback is important to Atradius

Finally, the most important aspect of our service is listening to you. We improve through your feedback, so it's essential to us that you let us know how we can improve further. You can provide feedback through the following channels:

Atradius Credit Insurance N.V.
Shiroyama Trust Tower 30F
4-3-1, Toranomom, Minato-ku
Tokyo 105-6030
Tel: +81 (0)3 5776 7300
E-mail: info@atradius.jp
Website: www.atradius.jp

This is not a legal document and does not create legal relations. It does not affect the terms, rights and obligations of any policy of insurance which you have with Atradius or any other contract which you might have with an Atradius company.