

Revision of Policies

Revisions were instituted to the MARUI GROUP Code of Conduct and other policies to redefine the Company's relationship to its various stakeholders in order to guide us in accomplishing our long-term vision for 2050 and to facilitate the practice of co-creation sustainability management.

Key Points of Revision to the MARUI GROUP Code of Conduct

Phrasing was revised to incorporate the new stakeholder group of future generations, which was newly included among stakeholders in February 2019: In addition, the entirety of the code of conduct was reassessed and revised to better express our commitment toward stakeholders and toward enhancing our partnerships with these stakeholders.

Contents of the Revised MARUI GROUP Code of Conduct

MARUI GROUP envisions a world in which we have transcended all dichotomies to build a flourishing and inclusive society that offers happiness to all. Realizing this vision will require that we engage in co-creation with MARUI GROUP employees as well as with customers, investors, communities and society, business partners, and future generations. MARUI GROUP views every one of its stakeholders as a partner for co-creating a happier future.

The happiness to which we seek to contribute can only be realized through co-creation with all of these stakeholders. It is based on this belief that we promote compliance with laws and regulations as well as international rules and the principles embodied in these norms and that we have established and adhere to the MARUI GROUP Code of Conduct.

1. Customers

7. Environmental Preservation
2. Investors

8. Respect for Human Rights
3. Communities and Society

9. Fair and Transparent Transactions
4. Business Partners

10. Elimination of Antisocial Forces
5. Employees

11. Protection and Management of Information Assets
6. Future Generations

New Section on Future Generations

6. Future Generations
MARUI GROUP views children and the people of the future, whom we refer to as “future generations,” as one group of stakeholders. We seek to create value for the future together with future generations in our quest to help build a sustainable society and global environment through our business and in all of our other activities.



Please refer to the following website for the entire MARUI GROUP Code of Conduct.
www.0101maruigroup.co.jp/en/ci/action.html

Key Points of Revision to the MARUI GROUP Environmental Policy

The MARUI GROUP Environmental Policy was revised to more clearly define priority issues and action policies based on our future business model for promoting green businesses aimed at accomplishing MARUI GROUP's 2050 Vision. Segment initiatives and management structures were also reassessed and revised.

Contents of the Revised MARUI GROUP Environmental Policy

Basic Policy

1. Environmental Management

4. Stakeholder Engagement
2. Legal Compliance

5. Environmental Awareness Improvement
3. Environmental Due Diligence

6. Transparent Environmental Information Disclosure

Priority Issues and Action Policies

1. Climate Change

• Reduction of Greenhouse Gas Emissions

• Energy Conservation

• Renewable Energy Utilization
2. Resource Recycling

• Waste Reduction

• Sustainable Product Development

• Proper Waste Disposal

• Reduction of Container- and Packaging-Related Environmental Impacts

• Reduction of Food Loss and Waste

• Water Resource Management
3. Preservation of Sustainable Ecosystems

• Sustainable Procurement

• Harmony with Nature

Segment Initiatives (Retailing Segment, FinTech Segment, New Businesses)



Please refer to the following website for the entire MARUI GROUP Environmental Policy.
www.0101maruigroup.co.jp/en/sustainability/theme03/environment_01.html#environment1

Key Points of Revision to the MARUI GROUP Human Rights Policy

The MARUI GROUP Human Rights Policy was revised to better define the Company's basic human rights policies along with material human rights issues identified through assessments and mapping of risks related to the human rights of stakeholders. We also clearly indicated the human rights initiatives to be taken by MARUI GROUP.

Contents of the Revised MARUI GROUP Human Rights Policy

Basic Principles

1. Dedication to Respecting Human Rights
2. Commitment to Compliance with Laws and International Standards
3. Scope of Applicability

Human Rights Initiatives

1. Human Rights Due Diligence
2. Corrective Measures (Remedies)
3. Stakeholder Engagement
4. Human Rights Awareness Improvement
5. Human Rights Management
6. Information Disclosure

Material Human Rights Issues

- Respect for Rights of Individuals
- Respect for Rights of Workers
- Respect for Rights of Vulnerable People Affected by Business Activities and of Future Generations
- Protection of Privacy

Revision Process



Human Rights Risks in Business Activities and Potentially Impacted Parties

		Product Manufacturing and Distribution	MARUI GROUP's Activities	Collaboration Partners' Activities	Use by Customers and After-Sales Services	
Retailing	Targets	• Employees of business partners (domestic and overseas suppliers) • MARUI GROUP employees • Residents of communities surrounding factories	• Employees of business partners (tenants) • MARUI GROUP employees		• Customers	
	Activities	Manufacturing and distribution	Sales, e-commerce site operations, events		Purchase/use	
FinTech	Targets	• Employees of business partners (domestic suppliers)	• MARUI GROUP employees	• Business partners • Employees of collaboration partners	• Customers	• MARUI GROUP employees (call centers, tsumiki)
	Activities	Manufacturing	External marketing, sales, cardholder recruitment, credit, systems development	Sales, cardholder recruitment, application processing	Application, payment, donation, cumulative investment	Customer inquiries, threat response, payment request
Major anticipated risks		•Rights of business partners and MARUI GROUP employees> • Discrimination • Acceptance of diversity • Political involvement • Forced labor • Child labor • Low-wage labor • Excessive work hours • Occupational health and safety • Right to collective bargaining • Freedom of assembly • Right to breaks • Health promotion • Work style options • Discrimination in hiring and promotions • Harassment • Privacy •Residents of communities surrounding factories> • Lives of local residents • Land rights	•Rights of business partners and MARUI GROUP employees> • Discrimination • Acceptance of diversity • Rights of cultural, religious, and language minorities • Low-wage labor • Excessive work hours • Occupational health and safety • Right to collective bargaining • Freedom of assembly • Right to breaks • Health promotion • Work style options • Discrimination in hiring and promotions • Harassment • Privacy	•Rights of business partners and collaboration partners> • Discrimination • Acceptance of diversity • Rights of cultural, religious, and language minorities • Rights of cultural, religious, and language minorities • Lives of local residents • Excessive work hours • Occupational health and safety • Right to collective bargaining • Freedom of assembly • Right to breaks • Health promotion • Work style options • Discrimination in hiring and promotions • Harassment • Privacy	•Rights of customers> • Discrimination • Acceptance of diversity • Rights of cultural, religious, and language minorities • Occupational health and safety • Lives of local residents • Adverse impacts of products • Rights of vulnerable people • Land rights • Rights of children • Privacy	•Rights of MARUI GROUP employees> • Discrimination • Acceptance of diversity • Rights of cultural, religious, and language minorities • Excessive work hours • Occupational health and safety • Right to breaks • Health promotion • Work style options • Discrimination in hiring and promotions • Harassment • Land rights • Privacy

MESSAGE FROM AN EMPLOYEE

This is my fourth year at MARUI GROUP, and I hadn't even seen our human rights and other policies before I was placed in a position responsible for sustainability. I have come to understand the importance of such policies from researching companies engaged in sustainability initiatives and talking with external specialists. Policies are the needle of a company's compass, and we must keep sight of them as we go about our daily work. I too hope to digest MARUI GROUP's policies and enact them in my work in order to give form to their ideals.



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Please refer to the following website for the entire MARUI GROUP Human Rights Policy.
www.0101maruigroup.co.jp/en/sustainability/overview/



Please refer to the following website for information on the process of defining material issues.
www.0101maruigroup.co.jp/en/sustainability/pdf/mat_issue/mat_issue_prg_2020_en.pdf