

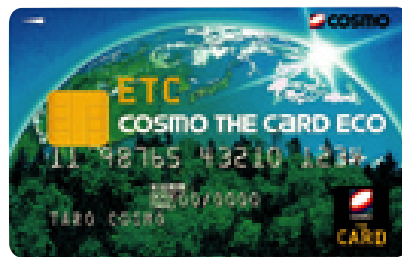
Improving Satisfaction of Many Customers

The Cosmo Oil Group has introduced “Cosmo the Card Eco” to encourage environmental protection activities in cooperation with customers and to improve customer satisfaction through a variety of activities including better two-way communication.

Promotion of Environmental Protection in Cooperation with Customers through “Cosmo the Card Eco”

“Cosmo the Card” is Cosmo Oil’s independently issued and managed credit card, with some 1.85 million cards now issued. In response to the increasing environmental awareness of customers, we additionally introduced “Cosmo the Card Eco” in FY 2001*1 (issued as of April 1, 2002).

Customers donate 500 yen when they obtain the “Cosmo the Card Eco” membership and then make a donation of the same amount annually from the second year of the membership. Cosmo Oil on its part donates a percentage of credit card sales together with the donation received from the members to NPOs, charitable organizations, and other organizations that conduct environmental protection activities. The donations are used for a



Cosmo the Card Eco

*1 A total of 38,142 members as of 31 August 2002

*2 Electronic Toll Collection (ETC) System

An automatic, radio based system for the automatic payment of highway tolls. A special ETC card and in-car equipment are required.

rainforest conservation project in Papua New Guinea and environmental protection activities in Mt. Fuji, Shirakami Mountains, and Yakushima Island.

To make it easier for customers with high environmental awareness to use the Electronic Toll Collection (ETC) system*2, we led the way in the marketplace with the release of the “ETC Cosmo the Card”. ETC allows drivers to pass through tollgates without stopping, thereby reducing traffic jams while reducing CO2 and other exhaust gases.



ETC Cosmo the Card

Caring for Handicapped Customers

There are estimated to be some 30 thousand hearing-impaired drivers in Japan; therefore, Cosmo Oil introduced “SS Order Card for the Hearing Impaired” to enable them to purchase fuel at service stations more easily. The card was inspired by a suggestion from one of our employees with hearing difficulties.



Order Card

“Order Card” is a small whiteboard. Regular order of the cardholder is marked with stickers and other orders are entered on the board using a special pen for whiteboard.

To Develop Customer Confidence: Cosmo Customer Center

In October 2000, Cosmo Oil established the new Cosmo Customer Center for handling customer requests and comments to promote two-way communication, and created a system to take customers' opinions into consideration for our business management.

An average of 180 contacts are received monthly via the toll-free telephone line and e-mail: They are

questions (57%), complaints (23%), requests (17%), and other contacts (3%).

Cosmo Customer Center will continue to improve the speed and quality of our service in order to maintain and foster customer confidence.

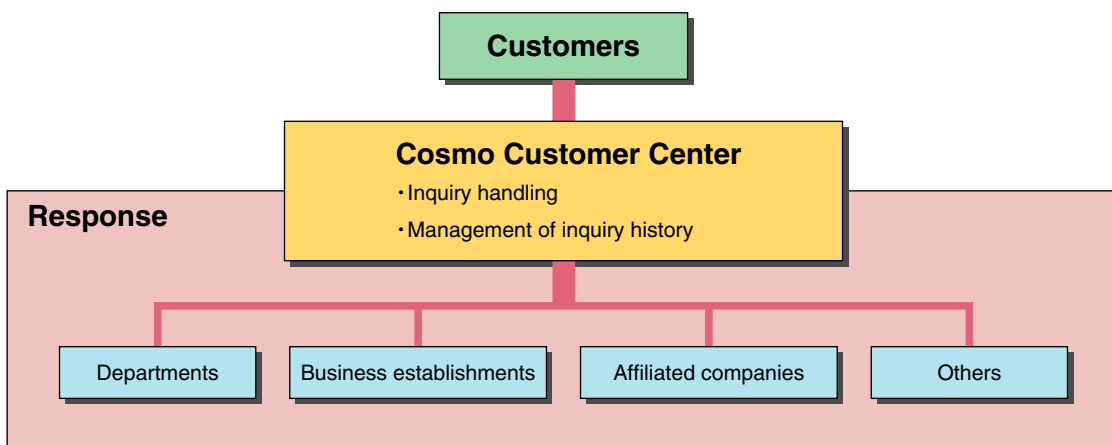
Cosmo Customer Center

URL: <http://www.cosmo-oil.co.jp>

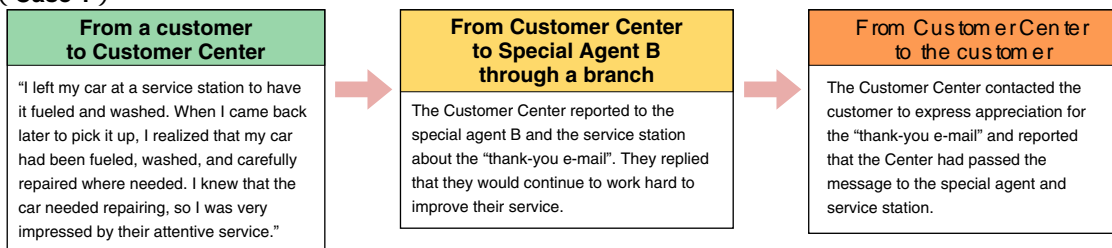
Toll-free telephone number:

0120-530-372

(domestic call only)



(Case 1)



(Case 2)

