

- (1) Data for which a bodily partial feature has been converted to enable processing by computers
[Examples] Data for face, vein, voiceprint, or fingerprint authentication, etc.
- (2) An official number assigned to a user by a national or local government, or other similar body
[Examples] Driver's license number; passport number; Individual Number (My Number), etc.

2. Compliance

The Bank strictly complies with the Act on the Protection of Personal Information (Act No. 57 of May 30, 2003), the Act on the Use of Numbers to Identify a Specific Individual in the Administrative Procedure (Act No. 27 of May 31, 2013), Guidelines for the Protection of Personal Information in the Financial Sector and other related laws and regulations pertaining to the protection of personal information. The Bank is also committed to the constant improvement of its privacy policy, to better protect its customers' personal information.

3. Privacy policy

The Bank shall handle customers' personal information in accordance with the following guidelines.

- (1) Customers' personal information shall only be used for the purposes stated in (3) of 4. below, and shall never be used for any other purpose. Individual Numbers (My Number) shall only be used within the scope established by laws and regulations. The Bank shall specifically set forth the purpose of use so it is clear to the customer and strive to limit the purpose of use according to the situation in which the information was obtained.
- (2) Unless required by law, customers' personal information shall not be divulged to any third party without the express prior permission of the customer.
- (3) The Bank shall take appropriate measures to ensure that its customers' personal information is accurate and up-to-date at all times, and shall take appropriate security measures to prevent loss, destruction, tampering, leaking and illegal access.
- (4) The Bank shall establish appropriate internal control systems for the safe management of personal information, and conduct necessary and appropriate monitoring of its personnel.
- (5) The Bank contracts handling of personal data to other parties. In the event that management of personal information is entrusted to an outside contractor, the Bank shall conduct appropriate monitoring of the contractor to ensure that customers' information is safely managed.
- (6) The Bank shall respond in good faith to customers' complaints and disclosure requests.

4. Collection and use of personal information

To ensure the smooth and appropriate execution of transactions with customers, the Bank collects personal information in an appropriate manner in order to verify an individual's identity in the course of a transaction, to sell financial products and to accept orders for various services, and to conduct credit checks and perform appropriate management after credit checks are completed. Prior to collecting such personal data, the Bank shall clearly explain to the customer the purpose for which the customer's personal information is to be used. Personal information is never collected through deceit or other illegitimate means.

(1) Main personal information collected

- (a) The main personal information the Bank shall collect from customers consists of name, address, date of birth, sex, telephone number (including work telephone number) and place of work (or occupation).

- (b) When customers apply for or request financial services, the Bank may request other information in addition to that listed in (a) above. Such information may include number of dependents if any, family composition, assets, annual income, number of years of service at present employer (or number of years in current business), status of outstanding loans at other financial institutions and the debtor's relationship with the guarantor.
- (c) When customers order mutual funds or other financial products, the Bank may collect other information in addition to the above, including investment knowledge and experience, assets and annual income.

(2) Method of collection of information

Customers' personal information shall be collected by the following methods.

- (a) The customer may be requested to supply the information on the various application forms and agreement forms required for services such as opening of new savings accounts.
- (b) The customer may be asked to supply information verbally or in writing, to a Bank teller or liaison clerk.
- (c) The customer may be asked to enter the information on the Bank's website, when requesting a product, service, information or advice.
- (d) The customer may be asked to supply information from third parties, such as joint users of bill clearing houses and personal-credit rating agencies.
- (e) Other information available from ordinary, public sources.

(3) Purposes for which the personal information may be used

The Bank will use customers' personal information for the following purposes in the following operations and shall not use it for any other purpose. Individual Numbers shall only be used within the scope established in laws and regulations. The purpose of use shall be specifically set forth so it is clear to the customer and efforts shall be made to limit the purpose of use according to the situation in which the information was obtained.

With the exception of situations where the customer consents, or where disclosure is required by laws or regulations, personal information shall not be disclosed to third parties.

A. Purposes for which personal information may be used (except for when it includes Individual Numbers)

(A) Nature of operations

- (a) Deposit operations, draft operations, exchange operations, financing operations, foreign exchange operations, and operations incidental to these
- (b) Operations that can be carried out by shinkin banks based on laws and regulations such as public debt security and investment trust sales operations, insurance sales operations, financial instruments intermediary operations, trust operations, corporate bond operations, and operations incidental to these
- (c) Other operations that can be carried out by shinkin banks, and operations incidental to these (including operations whose handling will be approved in the future)

(B) Purpose of use

- (a) To process applications for financial products, including opening a bank account.
- (b) The customer may be asked to supply proof of identity based on legal requirements, or proof of qualification to use certain financial instruments and services.
- (c) For daily management or ongoing processing of credit transactions, such as deposit taking and lending.
- (d) To assess applications for or ongoing use of lending and other credit transactions.
- (e) To assess the appropriateness of providing financial products and services, including judgments based on the Bank's conformance principles.