

- (f) To supply information to third parties for the strict purposes of executing appropriate banking operations, such as providing information to personal credit rating organizations of which the Bank is a member; for credit rating purposes.
 - (g) To ensure the appropriate processing of personal information, in whole or in part, when outside operators contract the Bank to process such personal information.
 - (h) To execute the Bank's rights or duties with respect to the law or an agreement with the customer.
 - (i) To conduct market research, data analysis or surveys, as part of research or development regarding financial products.
 - (j) To inform the customer of financial products or services, as part of a direct-mail campaign or other marketing program.
 - (k) To inform customers of financial products or services provided by Bank partner companies.
 - (l) To cancel or terminate a transaction with a customer, or conduct the processing required after such cancellation or termination
 - (m) For other purposes necessary for the smooth and appropriate execution of transactions with the customer.
- (C) Restrictions on scope of use
- (a) In accordance with Article 110 of the Ordinance for Enforcement of the Shinkin Bank Act, information provided by personal-credit rating agencies on the ability of persons requesting loans to repay said loans shall be used for the sole purpose of appraising said ability, and shall not be used or divulged to third parties for any other reason.
 - (b) In accordance with Article 111 of the Ordinance for Enforcement of the Shinkin Bank Act, special confidential information such as information regarding race, religious belief, lineage, domicile of origin, insured health/medical record or criminal record, shall not be used or divulged to third parties for any other reason for any purpose other than as necessary to perform appropriate banking operations or as otherwise deemed necessary.
- B. Purposes for which Individual Numbers may be used
- (a) For the purpose of preparing and submitting legal documentation related to the payment of investment dividends.
 - (b) For the purpose of applying for and reporting opening of accounts related to financial product transactions.
 - (c) For the purpose of preparing and submitting legal documentation related to financial product transactions.
 - (d) For the purpose of preparing and submitting legal documentation related to gold bullion transactions.
 - (e) For the purpose of preparing and submitting legal documentation related to transactions such as international remittances.
 - (f) For the purpose of administrative work related to applying financial legal systems such as the tax-exempt savings system.
 - (g) For the purpose of preparing and submitting legal documentation related to financial legal systems such as the tax exemption system for educational and other funds.
 - (h) For the purpose of administrative work related to the numbering of savings accounts.
- (4) Cancellation of direct marketing
- The Bank may use customers' personal information for the purpose of direct marketing, contacting the individual by mail or telephone to offer products and services. If the Bank receives from a customer a request to cancel such direct-marketing approaches, the Bank shall stop using said personal information for this purpose.

5. Notification of the purposes of use, disclosure, correction and suspension of use of personal information

- (1) If a customer requests disclosure of the personal information the Bank holds regarding that same customer (including disclosure of records divulged to third parties), the Bank shall disclose said information upon verification of the customer's identification unless specific reasons exist for refraining from doing so.
- (2) If a customer requests that the personal information on that customer be corrected, added to, edited or deleted, or that the use of said personal information be suspended, because said personal information is incorrect in whole or in part, the Bank shall examine the personal information without delay and correct or suspend use of the personal information as required. If, as a result of said examination, the Bank decides not to correct the personal information, the Bank shall explain to the customer the reasons for said decision.
- (3) If a customer requests that the personal information possessed by the Bank on that customer be deleted, or that the use of said personal information be suspended, as stipulated by laws and regulations, the Bank shall examine the personal information without delay and delete or suspend use of the personal information as required. If, as a result of the examination, the Bank decides not to delete or suspend use of the personal information, the Bank shall explain to the customer the reasons for said decision.
- (4) Customers may request disclosure of the purposes of use of their personal information, disclosure of their personal information, and disclosure of records divulged to third parties by presenting identification and their personal seal at the consultation counter of a Bank branch as indicated in 8. below. A fee is payable for this service.

6. Secure management of personal information

The Bank will enact measures necessary for the appropriate management of customers' personal information to prevent its leaking, loss, or damage.

Measures for secure management of personal information at the Bank are set forth in the Bank's internal rules and other provisions, but the main content is as follows.

- (1) To ensure proper handling of personal data, the Bank complies with relevant laws, regulations, and guidelines, and accepts questions, consultations, and complaints relating to handling of personal data at the consultation counter indicated in 8. below.
- (2) Handling methods, responsible persons, handlers, and the associated duties are established for each stage, such as acquisition, use, storage, transport, deletion, and disposal.
- (3) The Bank establishes a person responsible for handling personal data, and clarifies the employees who handle personal data, and the scope of personal data handled by said employees. A system is in place for reporting violations, or risk of violations, of laws, regulations, etc., or internal rules, etc. The Bank periodically carries out self-inspection regarding the handling of personal data, and auditing is done by the Internal Audit Department.
- (4) Employees are given periodic training on precautions for handling of personal data.
- (5) In zones where personal data is handled, the Bank establishes employee access control and limitations on equipment brought in, and measures are taken to prevent viewing of personal data by persons without authority. Measures are also taken to prevent theft or loss of equipment handling personal data, related electronic media, or documents, and steps are taken to ensure personal data is not easily readable from the said equipment or electronic media, etc.
- (6) Handlers and the scope of handled personal information databases and the like are limited through access control. The Bank has also adopted a framework for protecting information systems handling personal data against unauthorized access or malicious software from the outside.