

- Tasks related to the issuance or shipping of cash cards
- Tasks related to the operation or maintenance of information systems
- Tasks related to direct marketing
- Tasks related to direct debit data transfers

### 8. Providing personal information to third parties

The Bank receives permission from customers before providing their personal information to a third party. In such cases, the Bank provides the customer with advance notice of data such as who the third party is, the purpose of their use of the information, and what personal information will be provided. As a rule, the Bank requests written permission (including by electronic means).

Should the third party be located outside Japan, in addition to the stipulations above, depending on set laws or regulations, the Bank would also provide customers with the following information in advance:

- (1) the name of the country in which the third party is located,
- (2) information about systems in the relevant country concerning protections for personal information,

(3) measures the third party has in place to protect personal information, and other relevant information.

\*When the Bank goes to request permission, if it cannot pinpoint the country the third party is located in, it will inform the customer of that fact as well as the specific reasons why. Equally, if the Bank is unable to ascertain the measures the third party has in place to protect personal information, it will tell the customer that, and the reasons why. In such cases, if the Bank is later able to pinpoint the country where the third party is located, it can provide information on (1) and (2) above to customers upon request. Likewise, if the Bank is later able to provide information on measures the third party has in place to protect personal information, it can provide information on (3) above to customers upon request. If you do require such information in such a case, please contact the Bank and it will be provided (except in cases where doing so would have a serious adverse effect on the Bank's proper operations).

## International Business Support

With its specialist expertise and ability to provide financial payments, the Osaka City Shinkin Bank is able to offer comprehensive support, which is vital for SMEs looking overseas. The Bank helps businesses looking to become involved in international trade, or trying to establish a local subsidiary as a base for manufacture or sales.

In 2011 the Bank established the Asia Business Support Desk within the International Department to provide specialist support for customers wishing to expand abroad. Both branch staff and staff from the aforementioned support desk are able to offer speedy support on a face-to-face basis through visits and remote interaction.

For customers looking to engage in international transactions, expand their foreign sales channels, or improve their results by establishing and operating a foreign subsidiary, the Osaka City Shinkin Bank—the customer's international operations bank of choice—welcomes inquiries on these and any other aspect of international business.