

B. Individual numbers

- (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. 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, 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) Customers may request disclosure of their personal information by presenting identification and their personal seal at any Bank branch. 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.

7. Outsourcing

The Bank may outsource the handling of personal information in cases such as those detailed below. Where we do, we will supervise the outside contractor as appropriate to ensure the secure management of customer or other personal information.

- 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

International Business Support

With its specialist expertise and ability to provide international financial payments and mediation, 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 import/export, or trying to establish or run a local subsidiary as a base for overseas manufacture or sales and can advise on new financing for such or on other related topics.

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 sales branch staff and staff from the aforementioned help desk are able to offer timely support on a face-to-face basis.

For customers looking to engage in international (import/export) transactions, expand their foreign sales channels, or improve their results by establishing or increasing the operational efficiency of 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.