

## Consent on Handling of Personal Information in Loan Service

To: Seven Bank Ltd.

Acom Co., Ltd.

In executing the card loan agreement with Seven Bank Ltd. (hereinafter referred to as the “Bank”) based on the “Loan Service Terms and Conditions” and the guarantee arrangement agreement with Acom Co., Ltd. (hereinafter referred to as the “Guarantee Company”) based on the “Contract on Arrangement of Loan Service Guarantee,” the customer consents to the collection, retention, use, provision and disclosure of personal credit information being handled under necessary protective measures concerning personal information and in accordance with the following provisions (hereinafter referred to as this “Consent”).

### Article 1 (Purpose of Collecting, Using and Retaining Personal Information)

The Bank and the Guarantee Company will collect, use and retain personal information of the customer only to the extent necessary for the achievement of the following business operations and purpose of use, pursuant to the Act on the Protection of Personal Information:

#### 1. Use of personal information by the Bank

##### (1) Purpose of use

<Business description>

(A) Deposits, exchanges, money-exchanges, loans, and other business operations incidental thereto; and

(B) Other business operations which a bank is permitted to conduct and other operations incidental thereto (including those which the Bank may be permitted to conduct in the future).

<Purpose of use>

(A) To deal with applications for financial products and services, including the process of opening accounts for various financial products;

(B) To perform, among other things, verification of the customers’ identity pursuant to the Act on Prevention of Transfer of Criminal Proceeds or to confirm the qualification, etc. of the customers for financial products and services;

(C) To manage continuous transactions, such as managing the due dates for deposit, lending and other transactions;

(D) To make decisions on the applications for, and the continuous use, etc. of, loan services;

(E) To make decisions on the appropriateness of the provision of financial products and services, including decisions to be made in light of the principles of suitability;

(F) To provide third parties with personal information to the extent necessary for the proper performance of business operations, such as providing personal information to private credit

information agencies (of which the Bank is a member) in relation to the Bank's credit business;

(G) To properly perform the operations concerning the handling of personal information, in cases where such operations are outsourced in whole or in part to the Bank by other business operators, etc.;

(H) To exercise rights or perform obligations under contracts with customers, laws, etc.;

(I) To conduct research in relation to, and develop, financial products and services by, among others, conducting market surveys, data analysis and questionnaire surveys;

(J) To make various proposals regarding financial products and services, such as sending direct mails;

(K) To make various proposals regarding the products and services of others, including the companies with which the Bank has alliances;

(L) To handle the termination of transactions and manage post-termination matters; and

(M) To otherwise properly and smoothly implement transactions with the customers.

(2) Appropriate acquisition of personal information

The Bank will acquire personal information of customers by appropriate and lawful means, and only to the extent necessary to achieve the purpose of use specified in Section (1) above.

(3) Discontinuation of direct mails, etc.

If the Bank is requested by the customer to discontinue its solicitation activities concerning the sale of products and services by way of sending direct mails, making phone calls, etc., the Bank will promptly take measures to discontinue the use or provision of personal information for that purpose.

<1> Activities that may be discontinued:

Introduction of services by sending the Bank's advertisement materials, printed materials and the like; provided, however, that the Bank cannot discontinue enclosing certain information together with a statement of account, etc. or printing or otherwise attaching such information on the blank spaces of documents.

<2> Procedures for discontinuation:

Please check with the Bank's "information counter" whose contact details are set forth in Article 10.

(4) Handling sensitive information

Based on the Guidelines Regarding Protection of Personal Information in the Finance Sector, the Bank shall not acquire or use, or provide to any third party, customers' sensitive information except in the cases specified in the aforementioned guidelines

(5) Ensuring of accuracy of personal information

The Bank will make efforts to ensure the accuracy and recency of personal information, but only to the extent necessary to achieve the purpose of use. The customer is hereby requested to promptly notify the Bank of any change to the matters that he/she has registered with the Bank.

(6) Security control measures

The Bank will implement appropriate security control measures to prevent any loss, alteration, divulgence, etc. of the customers' personal information. The Bank will also train all of the officers and

employees who handle the customers' personal information to ensure that they understand the importance of protecting personal information, and, when the Bank outsources any operation involving the handling of the customers' personal information to another company, the Bank will properly supervise such company.

(7) Outsourcing of operations involving the handling of personal information

If the Bank outsources any operation that involves the handling of personal information, the Bank will first enter into an agreement regarding the handling of personal information with the relevant counterparty, who will be selected in accordance with the Bank's prescribed standards, so as to ensure that the personal information will not be used for any purposes other than to perform the relevant outsourced operations and that security control measures will be taken in accordance with the Bank's privacy policy and relevant rules and regulations.

2. Use of personal information by the Guarantee Company

(1) Purpose of use

<Business description>

(A) Guarantees, loans, installment purchase brokerage and operations incidental thereto; and

(B) Other business operations related to the financial service business and other operations incidental thereto (including those which the Guarantee Company may be permitted to conduct in the future).

<Purpose of use>

(A) To enable the Guarantee Company to make current and future credit decisions;

(B) To enable the Guarantee Company to provide credit and to preserve, manage, change and exercise rights after such provision of credit (with respect to information regarding domicile of origin, to verify the identity of the debtor and to confirm his/her location);

(C) To conduct assignment of claims or other disposals, provision of collateral or other transactions in respect of rights after the provision of credit by the Guarantee Company;

(D) To retain records concerning transactions, negotiations and other matters existing between the Guarantee Company and the customer;

(E) To introduce the credit-related products and services of the Guarantee Company; and

(F) To conduct market surveys and analysis internally at the Guarantee Company and to conduct research for, and develop, financial products and services.

Article 2 (Third Party Provision)

1. Third-party provision of personal information from the Bank to the Guarantee Company

The customer consents to the customer's following information, including information concerning the application for the card loan agreement and guarantee arrangement agreement (hereinafter referred to as the "Application") and information concerning the card loan agreement and the guarantee arrangement agreement (hereinafter referred to as this "Agreement"), being provided by the Bank to the Guarantee Company to enable the Guarantee Company to perform activities such as the acceptance of the Application, confirmation of qualifications, guarantee credit examination,

guarantee decision, continuous management of the guarantee transactions, provision of information to personal credit information agencies of which it is a member, exercise of rights and performance of obligations under laws and ordinances, agreements, etc., market surveys and other research and development operations, dispatch of various transactional documents by mail, various proposals regarding financial products and services, and to otherwise properly and smoothly implement transactions with the customer:

- (1) Name, address, contact information, information on family, information on workplace, information on assets and debts, information on borrowings and all other information included in the documents and data submitted in concluding this Agreement;
- (2) Information concerning this Agreement, such as the loan balance, borrowing term, interest, repayment amount and repayment date in relation to transactions with the Bank;
- (3) Information concerning the customer's transactions (including past transactions) with the Bank, such as information on the deposit balance and information on the balance of other borrowings, and the repayment status;
- (4) Information concerning the payments under this Agreement including information on any delay in payment; and
- (5) Information, such as the current status of the contracting party, which is necessary for the Bank to request the Guarantee Company to make a payment in subrogation.

## 2. Third-party provision of personal information from the Guarantee Company to the Bank

The customer consents to the customer's following information, including information concerning the Application and this Agreement, being provided by the Guarantee Company to the Bank to enable the Bank to perform activities such as credit decisions, provision of credit as well as the preservation, management, change and exercise of rights after such provision of credit, assignment of claims and other disposals, provision of collateral and other transactions in respect of rights after such provision, the retention of records concerning transactions and negotiations between the Bank and the customer, market surveys, analysis and research and development of products and services:

- (1) Name, address, contact information, information on family, information on workplace, information on assets and debts, information on borrowings and all other information included in the documents and data submitted in concluding this Agreement;
- (2) Information on the results of credit examination by the Guarantee Company;
- (3) Information concerning the transactions with the Guarantee Company such as the guarantee number and the amount of guarantee fees;
- (4) Information required for transaction management by the Bank, such as information on the guarantee balance and other information related to other guarantee transactions;
- (5) Information required for the procedures concerning payment in subrogation, such as information concerning the completion of any payment in subrogation made at the request of the Bank; and
- (6) Information concerning the repayment status after the completion of payment in subrogation and

the like.

### 3. Other third-party provision of personal information by the Bank and the Guarantee Company

The Bank and the Guarantee Company will, in making an application to obtain the customer's residence certificate, family register certificate, certificate of corporate/ real property registration and the like, provide the required personal information of the customer to the relevant head of municipality or registrar.

### 4. Assignment of claims

Any claims pertaining to this Agreement may be transferred to another business operator, etc. by way of assignment of claims or securitization, etc. In relation to such transfer, the customer consents to the customer's personal information under this Agreement being provided to the relevant transferee or the special purpose company established for the relevant securitization, or any other relevant party and being used by them for the management and collection of claims, but only to the extent necessary for achieving the relevant assignment of claims or securitization.

#### Article 3 (Outsourcing of Claims Management/Collection Operations)

With respect to cases where the Bank and the Guarantee Company outsource operations involving the collection of claims relating to this Agreement to a claims collection company that has obtained a business license from the Ministry of Justice pursuant to Article 3 of the Act on Special Measures concerning Claim Management and Collection Businesses, the customer consents to having the customer's personal information being shared between the Bank and the Company and used by either or both to the extent necessary for making decisions concerning the transactions under this Agreement and having the claims collection company conduct the management and collection of claims.

#### Article 4 (Use, Provision, Registration, etc. of Personal Information by Personal Credit Information Agencies)

1. In a case where the customer's personal information is registered with any personal credit information agency of which the Bank and the Guarantee Company are members and any other personal credit information agency affiliated with such agency (which information includes the contract details, repayment status and other information registered by any members of the respective agencies as well as information on dishonored bills and checks, information reported by the customer, and information published in official gazettes in relation to bankruptcy or other matters, information contained in phonebooks, and information for which registration is requested by the Japan Financial Services Association, in each case as registered by the respective agencies), the customer consents to the Bank and the Guarantee Company receiving such personal credit information at the time of the Application and the execution of this Agreement or at any time during the term of this Agreement, and using the same in making a decision on credit transactions (i.e., for the Bank to examine the customer's repayment capability and investigate the new address after relocation, and for the Guarantee Company to examine the customer's repayment capability, provided that information

concerning the customer's repayment capability may be used by the Bank or the Guarantee Company only for the purpose of examining repayment capability pursuant to Article 13-6-6 of the Enforcement Regulations of the Banking Act or the Moneylending Business Act, as the case may be; and the same shall apply hereinafter).

2. The customer consents to any personal information (including archival records) under this Agreement being provided to and registered with any personal credit information agency of which the Bank and the Guarantee Company are members, and being used by any member of such agency and any other personal credit information agency affiliated with such an agency in making its own decisions concerning credit transactions, as set out below.

Type of information to be registered and duration of registration (please refer to Article 5 for the contact details of each personal credit information agency)

Japanese Bankers Association Personal Credit Information Center

- Identification information such as name, date of birth, sex, address (including information on whether mails have reached, or have failed to reach, the customer at that address), telephone number and workplace: Such information shall continue to be registered so long as any of the following information is registered.
- Date on which the personal credit information agency is used, the contents of this Agreement or applications therefor, etc.: For a period of one (1) year or less from the date on which credit information is used by the Bank.
- Objective transactional facts relating to this Agreement such as amount of debt, date of borrowing, final repayment date and other terms and conditions of this Agreement, and the status of repayment (including matters regarding any payment in subrogation, enforcement procedures for collection, termination, full repayment, delay in repayment, etc.): During the term of this Agreement and for a period of five (5) years or less from the date of termination of this Agreement (or, if debts are outstanding, the date of full repayment).
- Matters regarding any delay in the payment of debts: During the term of this Agreement and for a period of five (5) years or less from the date of termination of this Agreement (or, if debts are outstanding, the date of full repayment).
- Information on dishonored bills and checks: For any first time dishonoring, a period of six (6) months or less from the date of such dishonoring; and for any disposition for suspension of transactions, a period of five (5) years or less from the date of such disposition.
- Information published in official gazettes: For a period of ten (10) years or less from the date on which a decision is made by the court to commence bankruptcy proceedings or other similar proceedings.
- Existence of any investigation triggered by a complaint regarding registered information: During the period of investigation.

- Information reported by customers in relation to any loss, theft, etc. of identification documents, their intention to ask credit providers to refrain from extending loans to them, etc.: For a period of five (5) years or less from the date of such report.

Japan Credit Information Reference Center Corp. (Designated credit bureau under the Moneylending Business Act)

- Identification information such as name, date of birth, sex, address (including information on whether mails have reached, or have failed to reach, the customer at that address), telephone number and workplace: Such information shall continue to be registered so long as any of the following information is registered.

- Date on which the personal credit information agency is used, the contents of this Agreement or applications therefor, etc.: For a period of six (6) months or less from the date on which the Guarantee Company makes inquiries about credit information.

- Objective transactional facts relating to this Agreement such as amount of debt, date of borrowing, final repayment date and other terms and conditions of this Agreement, and the status of repayment (including matters regarding any payment in subrogation, enforcement procedures for collection, termination, full repayment, delay in repayment, resolution of delay in payment, etc.): During the term of this Agreement and for a period of five (5) years or less from its termination date (or, for information concerning any assignment of claims, for one (1) year or less from the date of occurrence of such fact).

- Matters regarding any delay in the payment of debts: During the term of this Agreement and for a period of five (5) years or less from its termination date.

- Information on dishonored bills and checks: —

- Information published in official gazettes: —

- Existence of any investigation triggered by a complaint regarding registered information: During the period of such an investigation regarding the relevant registered information.

- Information reported by customers in relation to any loss, theft, etc. of identification documents: For a period of five (5) years or less from the registration date thereof.

Credit Information Center Corp. (Designated credit bureau under the Moneylending Business Act and the Installment Sales Act)

- Identification information such as name, date of birth, sex, address (including information on whether mails have reached, or have failed to reach, the customer at that address), telephone number and workplace: Such information shall continue to be registered so long as any of the following information is registered.

- Date on which the personal credit information agency is used, the contents of this Agreement or applications therefor, etc.: For a period of six (6) months from the date on which the Guarantee

Company makes inquiries about credit information.

- Objective transactional facts relating to this Agreement such as amount of debt, date of borrowing, final repayment date and other terms and conditions of this Agreement, and the status of repayment (including matters regarding any payment in subrogation, enforcement procedures for collection, termination, full repayment, delay in repayment, etc.): During the term of this Agreement and for a period of five (5) years or less from the date of termination of this Agreement.
- Matters regarding any delay in the payment of debts: During the term of this Agreement and for a period of five (5) years or less from the date of termination date of this Agreement.
- Information on dishonored bills and checks: —
- Information published in official gazettes: —
- Existence of any investigation triggered by a complaint regarding registered information: During the period of such an investigation regarding the registered information.
- Information reported by customers in relation to any loss, theft, etc. of identification documents: For a period of five (5) years or less from the registration date thereof.

3. The customer consents to the personal information referred to in the immediately preceding paragraph being shared or used among the personal credit information agencies and their members to the extent necessary to ensure protection and appropriate use of personal information by way of maintenance of accuracy and recency thereof, handling of complaints, the monitoring by the personal credit information agencies of the members' compliance with the relevant rules and regulations, or otherwise.

4. The customer consents to any personal information acquired by the Bank in relation to the Application and this Agreement (including name, date of birth, telephone number, driver's license number, or other identification information, and the application date and the type of product(s) covered by the Application) being registered with the personal credit information agencies of which the Bank and the Guarantee Company are members, and used by any members of said agencies and other personal credit information agencies affiliated with such agencies in making their own decisions concerning credit transactions.

Article 5 (Name, etc. of Personal Credit Information Agencies of which the Bank and the Guarantee Company are Members and Other Personal Credit Information Agencies Affiliated with Such Agencies)

The name of, and other information regarding, the personal credit information agencies of which the Bank and the Guarantee Company are members (indicated with ○) and the other personal credit information agencies affiliated with such agencies (indicated with △) are as set out in the following table. The membership requirements, name, etc. of the agencies are posted on the relevant agency's website. The disclosure of registered information shall be handled by the relevant personal credit information agency (and not by the Bank or the Guarantee Company).



<Japan Bankers Association Personal Credit Information Center (KSC: Kojin Shinyo Center)>

Bank (○), Guaranty Company (△)

<https://www.zenginkyo.or.jp/pcic/>

TEL: 03-3214-5020

<Credit Information Center Corp. (CIC)>

Bank (△), Guaranty Company (○)

<https://www.cic.co.jp/>

TEL: 0120-810-414

<Japan Credit Information Reference Center Corp. (JICC)>

Bank (△), Guaranty Company (○)

<https://www.jicc.co.jp/>

TEL: 0570-055-955

Article 6 (Disclosure, Correction and Deletion of Personal Information)

1. The customer consents to taking the following method when making a request for any disclosure, correction, deletion, etc. of his/her own personal information towards the Bank and the Guaranty Company or the personal credit information agencies referred to in Article 5:

(1) If the request involves the disclosure, correction, deletion, etc. of any personal information retained by the Bank and the Guarantee Company, the customer shall make such requests to the “inquiry counter” whose contact details are set forth in Article 10.

(2) If the request involves the disclosure, correction, deletion, etc. of any personal information retained by the personal credit information agencies referred to in Article 5, the customer shall make such requests according to the procedures and method designated by the relevant personal credit information agency.

2. In cases where any personal information retained by the Bank or the Guarantee Company is found to be inaccurate or incorrect, if any correction or deletion is deemed necessary to achieve the purpose of use of such personal information, the Bank and the Guarantee Company shall promptly conduct such corrections or deletions, as requested.

Article 7 (No Consent by Customer)

If the customer chooses not to provide any of the information required for this Agreement (matters for which information is required to be provided by way of entering into a written agreement or entering information on the online application screen) or does not consent to all or any of the matters set forth in this Consent, the Bank and the Guarantee Company may refuse to conclude this Agreement.

Article 8 (When this Agreement is not Concluded)

Even in cases where this Agreement is not concluded, the fact that the Application was made will be

used as information to that effect for a certain period of time in accordance with Article 4, Paragraph 2, regardless of the reason of such non-conclusion, but will not be used for any other purpose.

Article 9 (Amendment of Provisions)

Any provision of this Consent may be amended in accordance with the procedures provided by laws and ordinances, to the extent necessary.

Article 10 (Information Counter)

1. Seven Bank Ltd.

Telephone Center: 0088-21-1189 (toll free) or 03-5610-7730 (charged)

Service Hours: 8:00 to 21:00, every day

2. Acom Co., Ltd.

Customer Consultation Center (toll free): 0120-036-390

(Revised on March 29, 2019)

\* The above is an English translation of the Japanese version, and has been prepared merely for the customers' convenience. If there is any inconsistency between the two, the Japanese version shall prevail.