

Personal Information Handling Terms

The applicant, the potential co-signer of the Agreement on Rent, etc. Payment Service (hereinafter, the “Agreement”) and the party thereto (hereinafter collectively, the “Applicant, etc.”) hereby agree that Orico Forrent Insure Co., Ltd. (hereinafter, the “Company”) will handle Personal Information in accordance with the following terms (hereinafter, the “Terms”).

Article 1. Personal Information

Personal Information shall mean information about an individual as listed below containing a name, date of birth, or other description whereby a specific individual can be identified. Personal Information also includes information that cannot identify a specific individual by such information alone but will allow easy reference to other information and thereby enable the identification of a specific individual.

- (1) an individual's name, gender, date of birth, address, telephone number, nationality, and occupation, his/her place of employment's name, address and telephone number, his/her monthly income and other attribute information (including any change reflected therein);
- (2) the name, location, rent, etc. of the leasehold property, bank account information and other contractual information related to the Agreement;
- (3) the rent payment status and other transactional information related to the Agreement;
- (4) personal identification information contained in the driver's license, passport, alien registration certificate or other documents;
- (5) image or audio data containing an individual's portrait or voice recorded on any magnetic, optical recording or other medium; or
- (6) information publicly available from a court or other public agency, official gazette, mass media, a telephone directory, residential map, etc.

Article 2. Purposes of Use of Personal Information

- 1 The purposes of use of Personal Information handled by the Company are as listed below. The Company will not use Personal Information beyond the scope of these purposes of use.

- (1) to determine whether the Agreement should be executed;
- (2) to execute and perform the Agreement;
- (3) to exercise its claim to refund the advance payment and right to reimbursement under the Agreement;
- (4) to introduce its services;
- (5) to improve its service quality;
- (6) to confirm, respond to or otherwise handle any opinion, request or consultation;
- (7) to perform and manage the lease agreement and cooperate in settling claims and debts upon the termination thereof; and/or
- (8) to provide Personal Information to a third party to the extent necessary to achieve the purposes of use as listed in items (1) through (7) above.

Article 3. Provision of Personal Information to Third Party

- 1 The Company will not provide Personal Information to a third party without prior consent of the Applicant, etc. except in the following cases:

- (1) cases based on laws and regulations;
- (2) cases in which there is a need to protect a human life, body or fortune, and when it is difficult to obtain consent of the Applicant, etc.;
- (3) cases in which there is a special need to enhance public hygiene or promote fostering healthy children, and when it is difficult to obtain consent of the Applicant, etc.; or
- (4) cases in which there is a need to cooperate in regard to a central government organization or a local government, or a person entrusted by them performing affairs prescribed by laws and regulations, and when there is a possibility that obtaining consent of the Applicant, etc. would interfere with the performance of the said affairs.

- 2 The Applicant, etc. agrees that the Company may provide his/her Personal Information to the

following third parties:

- (1) to the applicant, potential co-signer, lessee, co-signer, lessor, management company, intermediary company, insurance company or any other company providing the incidental services, or any related person of the Applicant, etc. such as a roommate, or any other appropriate third party in order to achieve the purposes of use as listed in Article 2; or
- (2) to a third party when the Company deems that the Applicant, etc. may cause any disadvantage to such third party.

Article 4. Scope of Third Parties

A person who may be provided with Personal Information shall not constitute a third party in cases where:

- (1) the Company outsources part or all of the handling of Personal Information to such person to the extent necessary to achieve the purposes of use (in which case, the Company will be responsible for the outsourcee's handling of Personal Information); or
- (2) Personal Information is provided to such person in connection with the Company's succession of business by merger or for any other reason.

Article 5. Registration with/Use of Personal Credit Information Institutions

- 1 The Applicant, etc. agrees that the Company may make an inquiry to a personal credit information institution (meaning a person engaging in collecting and providing its members with information about the solvency/repayment capacity of an individual; the same shall apply hereinafter) with which the Company is affiliated (a personal credit information institution with which the Company is affiliated shall hereinafter be referred to as the "Affiliated Personal Credit Information Institution") and a personal credit information institution partnering with the Affiliated Personal Credit Information Institution (hereinafter, the "Partnering Personal Credit Information Institution"), and use Personal Information of the Applicant, etc., if registered with such institution(s), solely for the purpose of investigating the solvency/repayment capacity of the Applicant, etc.
- 2 The Applicant, etc. agrees that his/her Personal Information and objective factual transactions under the Agreement pertaining to the Applicant, etc. (excluding the guarantee consignment agreement if included therein; the same shall apply hereinafter in this paragraph) will be registered with the Affiliated Personal Credit Information Institution for the relevant period as stated in the table below and used by the members of the Affiliated Personal Credit Information Institution and Partnering Personal Credit Information Institution for the purpose of investigating the solvency/repayment capacity of the Applicant, etc.

Company name	
Item	Credit Information Center Corp.
(1) Fact that an application pertaining to the Agreement has been made	Six (6) months from the day on which the Company makes an inquiry to the Affiliated Personal Credit Information Institution
(2) Objective factual transactions pertaining to the Agreement	During the term of the Agreement and for no longer than five (5) years thereafter
(3) Factual delinquency in payment of any obligation	During the term of the Agreement and for five (5) years thereafter

- 3 The name, address and contact telephone number of the Affiliated Personal Credit Information Institution are as follows. If the Company is to be affiliated with, register with or use an additional personal credit information institution during the term of the advance payment consignment agreement, it shall separately notify the Applicant, etc. in writing thereof and obtain consent of the Applicant, etc.

- Credit Information Center Corp.

15F Shinjuku First West Bldg., 1-23-7 Nishishinjuku, Shinjuku-ku, Tokyo, 160-8375

Point of contact: 0120-810-414

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

*For more information about Credit Information Center Corp., such as the membership

- qualification and member companies, please visit its website above.
- 4 The name, address and contact telephone number of the Partnering Personal Credit Information Institutions are as follows:
- Japanese Bankers Association
1-3-1 Marunouchi, Chiyoda-ku, Tokyo, 100-8216
Point of contact: 03-3214-5020
Website URL: <https://www.zenginkyo.or.jp/pcic/>
 - Japan Credit Information Reference Center Corp.
Sumitomo Realty & Development Ueno Building No.5, 1-10-14 Kitaueno, Taito-ku, Tokyo, 101-0014
Point of contact: 0570-055-955
Website URL: <https://www.jicc.co.jp/>
*For more information about Japan Credit Information Reference Center Corp., such as the membership qualification and member companies, please visit its website above.
- 5 Information that the Company may register with the Affiliated Personal Credit Information Institution is as follows:
- Credit Information Center Corp.
Information for personal identification such as the name, date of birth, address, telephone number, place of employment, work telephone number, and other number(s) and symbol(s) such as the driver's license number; contractual information such as the contract type, date and amount, name of purchased good, and number of payments; as well as information about the payment status, such as the outstanding purchase balance, payment date, delinquency, and claimed suspension of payment.

Article 6. Provision of Personal Information to Company

The Applicant, etc. agrees that the applicant, potential co-signer, lessee, co-signer, lessor, management company, intermediary company, emergency contact person, roommate and any related person of the Applicant may provide Personal Information of the Applicant, etc. to the Company for the purposes of use as stated in Article 2.

Article 7. Disclosure, Correction and Cessation of Use of Personal Information

- 1 If the Company receives from the Applicant, etc. a request about his/her Personal Information, such as for disclosure, correction, or cessation of use of such information, it will disclose, correct or cease to use Personal Information about the Applicant, etc. in accordance with the provisions of laws and regulations.
- 2 Anyone who would like to request disclosure, correction, cessation of use, etc. of their Personal Information shall see the Company's website or reach the Company via the point of contact as stated in Article 17.

Article 8. Accuracy of Personal Information

The Company endeavors to keep Personal Information accurate and current to the extent necessary to achieve the purposes of use; provided, however, that the Applicant, etc. shall be responsible to ensure the accuracy and currentness of his/her Personal Information that he/she has provided to the Company when applying for or executing the Agreement.

Article 9. Submission of Necessary Information

The Applicant, etc. agrees to submit information necessary to apply for, execute or perform the Agreement (including information contained in his/her driver's license, passport or other documents such as domicile of origin, nationality, etc.) to the Company. The Applicant, etc. shall also report to the Company about his/her credit card membership, personal bankruptcy status, etc., if applicable, without any misstatement.

Article 10. Voluntary Nature of Provision of Personal Information

The Company may decline to execute the Agreement if the Applicant, etc. does not provide the

Company with his/her Personal Information necessary for the purpose of the Agreement.

Article 11. Screening Results

The Applicant, etc. agrees not to raise an objection to the Company's screening results. The Company will not disclose the reasons for any determination made in connection with such screening results. The Company will not return to the Applicant, etc. or delete Personal Information or any document containing Personal Information provided by the Applicant, etc. under any circumstances, except to correct or cease to use Personal Information as required by laws and regulations.

Article 12. Management of Personal Information

- 1 The Company endeavors to take appropriate security measures to prevent any loss, misuse or alteration of Personal Information under its control.
- 2 The Company endeavors to retain Personal Information in its possession in a secure environment where only authorized users may access such information.

Article 13. Outsourcing of Personal Information Handling Services

The Company may outsource part or all of the services for handling Personal Information.

Article 14. Utilization of Statistical Data

The Company may create statistical data that is processed into a non-personally identifiable form based on Personal Information provided by the Applicant, etc. The Company may utilize such data without any restriction.

Article 15. Amendment to Terms

The Company may amend these Terms within the necessary scope in accordance with the procedures as provided for by laws and regulations.

Article 16. Personal Information Manager

General Manager of Corporate Planning Office, Orico Forrent Insure Co., Ltd.

Article 17. Point of Contact

Any complaint, question, consultation or inquiry regarding Personal Information, including for notification of the purposes of use, disclosure, correction, and cessation of use thereof, shall be made to the point of contact below:

Customer Consultation Office, Orico Forrent Insure Co., Ltd.

Telephone number: 0570-030-733

Hours: Monday – Friday (excluding holidays) 10:00 – 19:00

Customers should be aware in advance that telephone conversations (including calls from the Company) will be recorded to improve the quality of interaction with callers and confirm the details of the call.

Only the Japanese version shall have the effect of a contract	English translation for reference
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