

Handling of Personal Information

The Company has published the information herein in accordance with the Act on the Protection of Personal Information.

1. Information on the publication of the purpose of personal information

When directly or indirectly acquiring personal information on customers, the Company shall use the personal information on customers within the extent required to achieve the purposes stated below. However, when acquiring personal information from documents directly written by customers, the purpose shall be stated in advance.

Furthermore, the Company shall make specific stipulations to clarify the purpose for customers and shall make an effort to limit the purpose of the information, such as only using responses to various questionnaires for tallying questionnaire data.

- (1) To record member information and provide international money transfer services
- (2) To confirm the identity of the customer and qualification for use of the services in accordance with the Act on Prevention of Transfer of Criminal Proceeds, the Foreign Exchange and Foreign Trade Act, Act on Submission of Statement of Overseas Wire Transfers for Purpose of Securing Proper Domestic Taxation and other related laws
- (3) To appropriately carry out entrusted operations when entrusted by another business to process personal information in whole or in part
- (4) To exercise rights or perform obligations based on agreements with the customer or the law, etc.
- (5) To conduct research and development on services by carrying out market surveys, data analysis and questionnaires
- (6) To send direct mail, etc and make various proposals concerning services
- (7) To make various proposals concerning the products and services of partner businesses
- (8) To cancel various transactions and carry out subsequent management after the cancellation of various transactions
- (9) To appropriately and smoothly conduct other transactions with customers

If the purpose of certain personal information has been restricted according to the law, etc., it shall not be used for any other purpose.

Specific examples are shown below.

According to Article 16 of the Cabinet Ordinance on Payment Services Act, when a money transfer company handles information on the race, faith, standing, place of origin, medical insurance, criminal record or other special undisclosed information (meaning unpublished information that is gained in the course of business) on an individual who is a user of the money transfer business, the money transfer company shall not use or provide said information to a third party for any purpose other than ensuring the appropriate management of operations.

According to Act on the Use of Numbers to Identify a Specific Individual in the Administrative Procedure, individual number and personal information including individual number shall not be obtained, used or provided to a third party for purpose other than the purpose recognized by the said law.

2. Appropriate acquisition of personal information

The Company shall appropriately acquire personal information on customers.

For example, the Company may acquire personal information from the following information sources.

(Examples of sources from which information is acquired)

- Cases in which information is directly provided by the customer through data entered into the Company's website by the customer, and the entry and submission of documents such as member registration forms by the customer.

3. Provision of personal information to third parties

With the exception of cases when the Company entrusts personal information held by the Company to another party, cases when information is provided due to the succession of business through a merger or other reason, cases when jointly using information and the cases shown below, the Company may not provide said information to a third party without the customer's consent.

(1) When based on laws and regulations

(2) When it is necessary to protect the life, physical safety or property of a person, and it is difficult to obtain consent from the person to which the information is related

(3) When it is especially necessary for improving public health or ensuring the healthy development of children, and it is difficult to obtain consent from the person to which the information is related

(4) When it is necessary to cooperate with a national or local government organization, or a party commissioned by such to take action pursuant to the law, and obtaining consent from the person concerned may have a detrimental effect on the action taken

When entrusting information to another party, an agreement concerning the strict handling of personal information shall be concluded with the party to which the information is being entrusted according to the methods used by the Company in order to ensure appropriate measures are taken to securely manage the information.

Examples of administrative tasks for which the Company entrusts the handling of personal data to another party are shown below.

(Examples of entrusted administrative tasks)

- Administrative tasks concerning the sending of forms for various procedures
- Administrative tasks concerning the sending of direct mail
- Administrative tasks concerning system operation and maintenance
- Administrative tasks concerning receipts in the Company's money transfer business

4. Common Use of Personal Information

SBI Remit may allow common use of personal information listed in Item (1) "Items of Personal Information Subject to Common Use" held by SBI Remit among the parties described in Item (2) "Parties Authorized for Common Use". Notwithstanding the foregoing, personal information regarding recruitment described in Item (1)d may only be used for the purpose described in Item (3)e. Also, if certain common use is restricted under relevant laws or regulations, such as the Financial Instruments and Exchange Act and Insurance Business Act, personal information will be handled in compliance with such laws or regulations.

(1) Items of Personal Information Subject to Common Use

- a An individual's name, address, date of birth, contact information, such as telephone number and e-mail address, information on transaction needs, publicized information, and other information relating to one's personal attribution.
- b Transaction records, point information, type of products and services offered to customers, and other information relating to individual transactions.
- c Control numbers, such as customer and transaction numbers, and other information necessary

for management of transactions.

- d Information on applicants in recruitment of the SBI Group Companies, applicant's name, gender, date of birth, address, contact information such as the telephone number and e-mail address, educational background, professional experience, reason for application, and other information relating to recruitment of SBI Group Companies.

(2) Parties Authorized for Common Use

The SBI group companies listed on the following website (hereinafter, the "SBI Group Companies"). Notwithstanding the foregoing, parties authorized for common use may be changed from time to time as needed.

<http://www.sbigroup.co.jp/english/company/group/overview.html>

(3) Purpose of Common Use

a On the Occasion of Use of SBI Group Companies' Services as a Registered Member

For personal identity authentication at and after log-in, automatic display of membership information in various situations, and other purpose related to improvement of the registered members' convenience when using SBI Group Companies' services.

b Execution of Transactions with SBI Group Companies

For delivery of products, provision of services, settlement of price, response to inquiries, confirmations by SBI Group Companies, provision of applicable after-sales services and other purpose related to operations necessary to execute a transaction when a customer is making reservations and purchasing products or services, applying for a prize competition, or otherwise engaging in transactions with SBI Group Companies.

c Advertising and Marketing by SBI Group Companies

- For provision of information by SBI Group Companies through various e-mail newsletter.
- For provision of information regarding SBI Group Companies' services through e-mail, mail, and telephone.
- For provision of contents and advertisements in light of personal attribution, such as gender, age, residence, hobbies, and taste, as well as purchase history, or browsing history of websites managed by SBI Group Companies.
- For development of new services and improvement of existing services by analyzing customers' usage of SBI Group Companies' services.
- For drawing of prizes for surveys, campaigns, and prize competitions, as well as shipping, and contacting to applicants for matters relating to such drawing of prizes.

d Response to Inquiries

For response to inquiries directed to SBI Group Companies by e-mail, mail, or telephone, etc.

e Recruitment

Personal information regarding applicant's personnel information, including resume, submitted for the purpose of seeking an employment opportunity at SBI Group Companies, will be used for evaluation and selection process of recruitment.

f Other Incidental Use

For use necessary for provision of SBI Group Companies' services that are incidental to the abovementioned items a through e.

g Others

SBI Group Companies may use, in course of providing their services to customers, personal information for purpose other than the purposes listed in the items a through f above. In such case, such use will be disclosed on an applicable website on which SBI Group Companies provide the relevant services

- (4) Name of the Company Responsible for the Management of Personal Information
SBI Holdings, Inc.

- (5) For Inquiries Related to Common Use

General Affairs & Human Resource Department, SBI Holdings, Inc.

Telephone number (main): +81-3-6229-0100

5. Procedures for cancelling direct marketing

If a request to cancel direct marketing is received from the customer as shown below, the Company shall take steps to cancel the subsequent use and provision of information without delay. However, this does not apply to procedures for terminating the maturity notices and accompanying information sent to customers without restriction.

(Cancellation procedures)

Apply to the "Customer Center" mentioned below.

6. Procedures for responding to the disclosure of personal data held, etc.

In the event a request is made by a person to whom information pertains or the representative of said person, the Company shall respond according to the following guideline.

A response concerning the details of the procedure shall be provided in written or other form once the identity of the person (or representative) has been confirmed using the following method. Depending on the content of the request, submittal of an application form specified by the Company may be required.

(Application method)

Requests for the disclosure of personal data held by the person to whom the information pertains or said person's representative should be made by completing the form specified by the Company and sending this to the Company's Customer Center along with identification documents.

(Confirmation of the identity of the person or representative)

If a request is made by the person to whom information pertains, the Company shall confirm the identity of the person by checking identification documents (currently valid or issued in the past three months) such as a driver's license, health insurance certificate, or seal registration certificate, and check information registered with the company such as the name, address and telephone number by calling back to the telephone number registered with the company.

If the request is made by a representative, the Company shall check the letter of attorney making the party the person's representative and the seal registration certificate for the seal affixed to the letter of attorney, and also perform a check by calling the person on the telephone.

(Fees)

No fees will be charged to the customer for the disclosure of personal data held. However, the customer shall bear the cost of communication to the Company, transportation costs and the cost of preparing documents on the customer's side for confirming identity as stated in the preceding paragraph.

(Responses)

After procedures have been completed, the Company shall respond in writing via post, etc.

Approximately two weeks are normally required for this procedure.

7. The Company's inquiry contact

Please use the contact below for any inquiries, consultations, or complaints, etc. concerning the handling of personal information.

SBI Remit Co., Ltd. Customer Center

03-5652-6759

Office Hours (Weekdays) 9:00 - 18:00 (Sat, Sun, Holidays) 12:00 - 18:00

(Closed during the year-end and New Year holidays and Company Designated holidays)

8. Cookies

The Company uses a technology called "Cookies" on some pages to provide greater convenience to customers using our website. "Cookies" enable the Company's website to identify the customer's computer and maintain information on the current status when returning to the Company's website again later. The Company does not use this technology to obtain personal information on customers.

9. Review of Anonymous Data from Google Analytics

We use Google Analytics to help us to understand how you make use of our content and work out how we can make things better. Google Analytics collects anonymous data on where you have come from, which pages you visit, and how long you spend on the site. We also use Google Analytics Demographics and Interest Reporting to get anonymous data regarding the gender, age and interests of website visitors. This information is collected through your google ad settings, it is not provided to us in a personally identifiable format.

You can opt-out of Google Analytics for Display Advertising and customize Google Display Network ads using the Google Ad settings or through the Google Analytics opt-out browser add-on.