

## Handling of Personal Information

Mizuho Marubeni Leasing Corporation.  
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Nobuhiro Yabe, President & CEO

### 1. Purpose of Use for Personal Information

In accordance with "Act on the Protection of Personal Information (Law No. 57 of May 30, 2003)", Mizuho Marubeni Leasing Corporation (hereafter "The Company") will use the personal information of our customers to the extent necessary to fulfill the following duties and the purpose of use.

The Company will not use personal Credit Information provided by Personal Credit Information Agencies, sensitive information, prescribed by "Guidelines for the Protection of Personal Information in the Financial Field (Public Notice No. 1 of the Personal Information Protection Commission and the Financial Services Agency in 2017)", and "Sensitive information provided in Guidelines for the Protection of Personal Information in the Credit Field (Public Notice No. 1 of the Personal Information Protection Commission and the Ministry of Economy, Trade and Industry in 2017)", for purposes other than those limited by laws and regulations.

In addition, the purpose of use is specifically defined and made clear to customers, and the company will endeavor to limit the purpose of use to an extent relevant to specific cases where personal information is obtained, for example, it will use only for the purpose of compiling the questionnaire when responding to various questionnaires.

#### (1) Business Activities

- ① Acquisition, leasing and leasing of various goods and properties, such as vessels, aircraft, vehicles, industrial machinery, machine tools, computers, office equipment, medical equipment, commercial equipment, domestic animals, and other goods and properties, real estate, and various rights.
- ② Sale and purchase of the same kinds of used goods and properties as in 1 above
- ③ Maintenance business in connection with the same kinds of goods and properties as in 1 above
- ④ Entrusted business of paperwork processing by computers
- ⑤ Consulting business for office work mechanization and rationalization of operations
- ⑥ Finance business

- ⑦ Data processing business
- ⑧ Business relating to life insurance solicitation
- ⑨ Any business or service incidental or related to the preceding items

## **(2) Purpose of use**

- ① Accept applications for leases , financial products and financial services (hereinafter "general leasing business")
- ② Confirm the identity of the individual based on “ Act on Prevention of Transfer of Criminal Proceeds (hereinafter referred to as the "Criminal Proceeds Transfer Prevention Act)"”, and to confirm the qualifications, etc. for use in the comprehensive leasing business, etc.
- ③ Management of continuous transactions, such as the management of dates in transactions, etc. of the comprehensive leasing business, etc.
- ④ Make judgments when applying for or continuously using the comprehensive leasing business, etc.
- ⑤ Determining the appropriateness of the provision of the comprehensive leasing business, etc., such as judgments in light of the principle of suitability, etc.
- ⑥ In cases where all or part of the processing of personal information is entrusted by another business operator, etc., in order to properly perform the entrusted business
- ⑦ Exercise rights and fulfill obligations under contracts and laws with customers
- ⑧ Research and development of financial products and services through market research, data analysis and surveys
- ⑨ Various proposals related to financial products and services
- ⑩ Proposing various products and services of the Affiliated Company, etc.
- ⑪ Post-closure management after cancellation of various transactions or cancellation of transactions"
- ⑫ Conduct recruitment and selection processes for new employees and provide information and notices related to those processes
- ⑬ Ensure the appropriate and smooth execution of other business transactions with customers

These purposes of use will be disclosed on our website and at all sales branches in Japan, as well as in writing when notifying you.

Unless the purpose of use is clear in light of the status of the acquisition of personal information, the purpose of use of the personal information shall be clearly indicated to the individual in the event that the personal information of the individual is obtained directly in writing as a result of the conclusion of a contract with the individual.

In the event of a credit transaction, the customer agrees to the purpose of use of the credit together with clarification of the purpose of use of the credit transaction.

## **2. Appropriate acquisition of personal information**

The Company will obtain your personal information in an appropriate and lawful manner, and only to the extent required for the purpose of use, as specified in 1. above.

### **2-2. Security Management Measures**

The Company will take appropriate security management measures to prevent any loss, alteration, or leaks of your personal information. In addition, all employees who deal with your personal information will undergo training on the importance of protecting personal information, and if the Company outsource any of your personal information, we will appropriately supervise the contractors.

## **3. Procedure for Requesting Information Disclosure, etc..**

In accordance with the provisions of Article 27, Paragraph 2, Article 28, Article 29, Paragraph 1, and Article 30, Paragraphs 1 and 2 of the Law, upon the request of the principal or his or her agent for disclosure, correction, or suspension of use (hereinafter collectively referred to as the "Disclosure Request Procedure"), the company shall comply with the disclosure request procedures in accordance with the provisions of the following procedures.

If you wish to notify you of the purpose of use in accordance with Article 27, Paragraph 2 of the Law, or if you wish to suspend the use of retained personal data in accordance with Article 30, Paragraphs 1 and 2 of the Law, please notify the nearest sales branch.

### **(1) Items of Retained Personal Data Subject to the Disclosure Request Procedure**

Name, address, telephone number, date of birth, place of employment (company name or occupation/telephone number), transaction balance (account title, balance), information on transaction history, records of provision of personal data to a third party, etc.

### **(2) Contact for receiving disclosure requests, etc.**

- ① All sales branches in Japan
- ② If you are requested to do so by mail, please attach the necessary documents to the

specified

Disclosure Contact	Contact and address
All domestic sales office	Please refer to "Corporate Profile"→ "Domestic and Overseas Offices" on our website.

### (3) Items Submitted in

- ① Request for disclosure of personal information (in the case of a disclosure request based on Article 28(1) of the Act)
- ② Request for correction, addition, or deletion of personal information (in the case of addition or deletion of correction based on Article 29(1) of the Act)
- ③ Documents for identification (1 copy of driver's license or passport)
- ④ Our prescribed power of attorney (if requested by an agent)
- ⑤ Documents for confirming the existence of the authority of representation (such as a certificate of the seal impression of the applicant, if necessary)

### (4) Fees

In the event of a disclosure request based on Article 28, Paragraph 1 of the Law, the company will receive the prescribed fee in cash or otherwise.

1,100 yen will be added for receipt by electromagnetic recording.

#### Information requested to be disclosed

Information requested to be disclosed	Fees (including consumption tax)	
name, address, telephone number, date of birth, place of employment (company name or occupation/telephone number)	All at left	¥880
Transaction balance (account title and balance)	Every specified day	¥2,200
Information on transaction history	1 month's worth (*)	¥550
Information other than the above	Each item	¥1,100

(\*)Period is calculated on a calendar month basis.

(Example) The period from April 25, 2014 to May 10, 2014 shall be calculated as two

months' worth.

**(5) Response Method**

The company will respond to your request without delay by either delivering it to our sales department or by mailing a document or an electromagnetic record.

**(6) Purpose of use personal information which acquired for the Procedures to disclosure Request, etc.**

Personal information obtained by us through the disclosure request procedure shall be used for investigation for the relevant procedure, identification of the principal and the agent, collection of fees, and response to the relevant disclosure request, etc.

**(7) Handling of cases not disclosed in**

Please be advised that the following provisions may not be disclosed.

If the company decide not to disclose, the company will notify you to that effect with the reason attached.

In addition, the prescribed fee shall be charged even if the information is not disclosed.

- ① If the identity of the person cannot be confirmed.
- ② Cases in which the authority of proxy cannot be confirmed upon request by an agent.
- ③ In the event of any deficiency in the prescribed application documents.
- ④ If no fee is paid within the prescribed period
- ⑤ Cases where the information items subject to the disclosure request procedure do not fall under retained personal data
- ⑥ Cases where there is a risk of harm to the life, body, property, or other rights and interests of the employee or a third party;
- ⑦ Cases where there is a risk that the proper implementation of our business will be significantly hindered.
- ⑧ Cases of violating other laws and regulations

**4. Handling of sensitive information**

Based on “the Guidelines for the Protection of Personal Information in the Financial Field (Public Notice No. 1 of the Personal Information Protection Commission and the Financial Services Agency in 2017)” and “the Guidelines for the Protection of Personal Information in the Credit Field (Public Notice No. 1 of the Commission and the Ministry of Economy, Trade and Industry in 2017)”, the company will not acquire, use or provide to any third

party any sensitive (sensitive) information (excluding personal information requiring consideration, membership in a labor union, family domicile, domicile, health and medical care, and sexual life (excluding those that fall under the category of Personal Information Requiring Consideration) (excluding information that is disclosed by the person in question, a national agency, a local government, a person listed in each item of Article 76, Paragraph 1 of the Personal Information Protection Act, or any person listed in each item of Article 6, Paragraph 1 of the Ordinance for Enforcement of the Personal Information Protection Act, or information that is obvious from its external appearance obtained by viewing or taking photographs of the person) except.

Since the purpose of use of sensitive information is limited in accordance with laws and regulations, the information shall not be used for any purpose other than as provided by laws and regulations.

## **5. Ensuring the Accuracy of Personal Data**

The company strive to keep personal data accurate and up to date to the extent necessary to achieve the purpose of use.

If there are any changes in the items to be delivered, please deliver them in writing to the dealer.

## **6. Entrustment of Personal Information**

The company may outsource all or part of the handling of personal data to the extent necessary to achieve the purpose of use, for example, in the following cases.

In the event of outsourcing, the Company shall provide necessary and appropriate supervision to the subcontractor.

- ① Affairs related to the dispatch of the Transaction Detail Notice (Statement)
- ② Affairs related to the dispatch of direct mail
- ③ Operations related to the operation and maintenance of information systems.

## **7. Inquiries**

The company will respond appropriately and promptly to any comments or requests regarding the handling of personal information.

Any comments, requests, or inquiries regarding our handling of personal information and security management measures should be submitted to the Sales office.

For complaints about the handling of personal information, please contact the following.

Telephone number: General Affairs & Human Resources +81 3 3222-9345

Opening hours: Weekdays 9:15 a.m. to 4:00 p.m.