

- English translation of PowerSmart Home Mortgage Application Form is solely for the purpose of reference. If there is any discrepancy between the Japanese and English contents, the Japanese takes precedence over English.
- Please confirm the Application Eligibility in the PowerSmart Home Mortgage Product Description listed on the Bank's website (https://www.shinseibank.com).
- If you do not satisfy any of the eligibility requirements, we will not accept your PowerSmart Home Mortgage application. Please make sure that you satisfy all the eligibility requirements.
- We may decline your application even if you satisfy all the eligibility requirements depending on the result of our credit screening process. We appreciate your understanding.

Please make sure that you complete all the required fields. If you fail to do so, we may not accept your application and may ask you to re-submit an application form. Please tick applicable boxes .

Confirmation and Agreement

To Shinsei Bank, Limited

The Applicant and the person(s) scheduled to provide collateral (the "Collateral Provider(s)") confirm and agree to [Confirmation and Agreement Concerning PowerSmart Home Mortgage] [Confirmation and Agreement Concerning Shinsei Comprehensive Account PowerFlex] as follows and [7. Agreement on the Handling of Personal Information] [2. Agreement Concerning Representation and Warranty of Not Being Anti-Social Forces] [4. Confirmation and Agreement Concerning Address Change Procedure of PowerFlex Account after Disbursement] provided on Page 5 and 6 this application form, applying to Home Mortgage to the Bank. This application includes other Home Mortgage-related application (the "Application"). This confirmation and agreement based on the Application shall remain in force after the conclusion of the contract. The Applicant and Collateral Provider(s) have received a copy of the application forms.

[Confirmation and Agreement Concerning PowerSmart Home Mortgage]

- The Applicant and Collateral Provider(s) shall submit documents necessary for credit screening in accordance with the information to be later sent by the Bank.
- The amount and other terms and conditions of the loan shall be determined and governed by the provisions of the loan agreement and other instruments to be separately submitted to the Bank.
- The Applicant and Collateral Provider(s) shall not raise any objection even if the application form and other documents they have submitted to the Bank are not returned to them.
- If the Applicant does not take out this loan within six months after the date of the Bank's approval, the Applicant shall take procedures to re-apply for a loan.
- If your employer is Shinsei Bank's home mortgage partner company, please make sure that you write the Home Mortgage Partner Company code on the right of the Applicant's Address section. The Applicant agrees that if the Home Mortgage Partner Company Code section is left blank, this application will not be handled as an application for a corporate affiliated loan. (Please confirm with your employer about the Home Mortgage Partner Company code.)
- The Applicant confirms that someone of the applicant's spouse or parents or parents-in-laws will live in this property which is an object of the financing.

[Confirmation and Agreement Concerning Shinsei Comprehensive Account PowerFlex] (If the applicant does not have an existing PowerFlex Account.)

- The applicant acknowledges and agrees all the matter of the Bank's PowerFlex policy (www.shinsei.com) and then wishes to open PowerFlex account. The Applicant agrees that PowerFlex account may be opened before the completion of the procedure. In addition, if the Contract is not concluded, the Bank may cancel the application for opening PowerFlex Account. The Applicant confirms and agrees to [3. Confirmation of PowerFlex Account] provided on Page 6 and carefully reads the **Product Description of Foreign Currency Deposits to be confirmed prior to concluding the Customer Agreement on Foreign Currency Savings Deposits for PowerFlex Account** and has understood and confirmed its contents. The Bank does not need to provide the Applicant with the **Product Description to be confirmed prior to concluding the Customer Agreement on Foreign Currency Savings Deposits for PowerFlex Account**.
- The Applicant has submitted to the Bank, which is a reporting financial institution prescribed in Article 10, Paragraph 8 (1) of the Act on Special Provisions of the Income Tax Act, the Corporation Tax Act and the Local Tax Act Incidental to Enforcement of Tax Treaties (Act No. 46 of 1969), a report on a person starting specified transactions pursuant to the first part of Article 10-5, Paragraph 1 of the same Act, and have signed in the Applicant's Signature column below, thereby declaring that the country of residence and other information provided in this application form are correct. The Applicant shall inform the Bank of any change to the Applicant's country of residence within three months from the date of change using a form designated by the Bank.

DO NOT correct your signature.

If you do not have an existing PowerFlex Account, the signature you write here will be your registered signature for your PowerFlex Account once it is opened based on this loan application. (If you prefer to use a seal, you may request to register your seal instead of your signature once an account is opened.) If you already have an existing PowerFlex Account, you will use the seal (or signature) registered for the said account.

Collateral provider's Signature

* Anyone who is(are) scheduled to provide collateral to secure this loan must sign here.

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Applicant's Signature

If you have an existing PowerFlex Account, please write the Account Number.

Applicant

Name	LastName	FirstName	MiddleName	
Katakana (If known)	LastName	FirstName	MiddleName	
Date of birth	(MM/DD/YYYY) / /	Age	years old	
Country of Current Residence	<input checked="" type="checkbox"/> Japan only (If you do not tick this box, you will not be able to open an account.)	Nationality	<input checked="" type="checkbox"/> Japan <input checked="" type="checkbox"/> Other than Japan (with a permanent resident visa of Japan) <input checked="" type="checkbox"/> Other than Japan (without a permanent resident visa of Japan, but with a spouse who is a Japanese citizen or a non-Japanese national with a permanent resident visa of Japan)	
Address	Postal code	Length you have lived in the current address		
		years	months	
Address	Current Residence			
	<input checked="" type="checkbox"/> Owner-occupier <input checked="" type="checkbox"/> Owned by family <input checked="" type="checkbox"/> Leased property (including a dormitory, company accommodation) and accommodation for public officers <input checked="" type="checkbox"/> Other ()			
If your employer is Shinsei Bank's home mortgage partner company, please make sure that you write the Home Mortgage Company Code (four-digit number) in the right-hand column.				
Residents	Spouse: <input checked="" type="checkbox"/> Yes / <input checked="" type="checkbox"/> No, Child: () , Other: ()	Total number of persons in the household: ()		
Home Phone Number	-	Mobile Phone Number	-	
E-mail Address	<input checked="" type="checkbox"/> Home <input checked="" type="checkbox"/> Work <input checked="" type="checkbox"/> Mobile phone	@		
Occupation	<input checked="" type="checkbox"/> Company employee <input checked="" type="checkbox"/> Public officer <input checked="" type="checkbox"/> Company executive	Employment	<input checked="" type="checkbox"/> Permanent, full-time employee	
	<input checked="" type="checkbox"/> Company representative <input checked="" type="checkbox"/> Sole proprietor <input checked="" type="checkbox"/> Freelancer		<input checked="" type="checkbox"/> Contract employee	
Employer	Shinsei Bank will verify your employment by contacting your employer <input checked="" type="checkbox"/> Tick if you are currently seconded to another company. → <input checked="" type="checkbox"/> Tick the box if you are on leave and provide the date you plan to return to work. →	Division	Title	
		Company Name		Industry
		Date you plan to return to work (MM/YYYY) /		
Employer Address	Postal code	Office Phone Number	-	
		Length of Employment	years months	
Annual Income	Please write the figure written on your Certificate of Income and Withholding Tax or tax return. If you are a company employee or public officer, you only need to write your annual income for the last year.			
		Last year	Year before last	
	Salary income	yen	yen	
	Business income	yen	yen	
	Real estate income	yen	yen	
Total	yen	yen		
(Tax return)	<input checked="" type="checkbox"/> Submitted <input checked="" type="checkbox"/> Not submitted	<input checked="" type="checkbox"/> Submitted <input checked="" type="checkbox"/> Not submitted		
Previous Employers	Company name		Employment period	
	(Current employer)		From / to /	
			From / to /	
		From / to /		
		From / to /		

Borrowings ▼Please write all your current outstanding borrowings. Please also make sure that you write the "Annual repayment amount (= total of principal and interest)." (You may only refinance your home mortgage for the property to be financed by this loan.)

Type of loan	Contract date (MM/DD/YYYY)	Lender	Initial loan Amount	Current Balance	Annual repayment Amount	Do you plan to refinance this loan?	Plan to repay in full
Home mortgage	/ /		yen	yen	yen	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	/ /		yen	yen	yen	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	/ /		yen	yen	yen	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Loan Details

Desired Loan Amount: _____ yen

Do you wish to make repayment using your bonus? Yes No

Loan Term: _____ years

Borrowing Date: (MM/DD/YYYY) / /

Interest Rate type: Floating (reviewed semi-annually) Floating (reviewed semi-annually) <Floating Focus> Initially Fixed Long-term Fixed Step-down Long-term Fixed

Purpose of Finance: Purchase a new property Purchase a secondhand property Refinance a current home mortgage Construct a new house (if you already own land) Renovation

In addition to the purpose of finance in the left column, tick this box if you wish to borrow funds for additional costs. * The Bank does not provide a loan for the purpose of additional costs only.

Property Type: Detached house Apartment Selling and buying

Do you plan to sell your current residence before (or at the same time as) purchasing a new residence? Yes No

Property Details

Address: _____ Postal code: _____

Purchase price	Additional costs	Renovation costs	(Scheduled) date of purchase	Source of funds	Amount
yen	yen	yen	(MM/DD/YYYY) / /	Shinsei Bank (Applicant)	yen
				Shinsei Bank (Couple Loan)	yen
				Own funds	yen
				Total A + B + C	yen

* No need to complete this section if you are applying for a refinancing loan.

* Additional cost: e.g., handling fee, taxes, costs of insurances, reserve fund for repair, management fee, cost of water and sewage service.

* If you are applying for a refinancing loan, please write the initial purchase (building) date of your property. Please leave this column blank if you are not sure.

Make sure that the amount in Total equals the sum of A, B and C

! This section is completed by the Collateral Provider(s) who is not going to be a joint guarantor.

Collateral Provider 1

Name: _____ Relationship to Applicant: Parent Parent-in-law Spouse Child (including an adopted child) Spouse of a child Fiancé/Fiancée (with a plan to marry the Applicant before the signing of the contract) Other

Date of birth: (MM/DD/YYYY) / / Age: _____ years old Sex: Male Female

Address: _____ Postal code: _____

Home Phone Number: _____ Mobile Phone Number: _____

Collateral Provider 2

Name: _____ Relationship to Applicant: Parent Parent-in-law Spouse Child (including an adopted child) Spouse of a child Fiancé/Fiancée (with a plan to marry the Applicant before the signing of the contract) Other

Date of birth: (MM/DD/YYYY) / / Age: _____ years old Sex: Male Female

Address: _____ Postal code: _____

Home Phone Number: _____ Mobile Phone Number: _____

Collateral Provider 3

Name: _____ Relationship to Applicant: Parent Parent-in-law Spouse Child (including an adopted child) Spouse of a child Fiancé/Fiancée (with a plan to marry the Applicant before the signing of the contract) Other

Date of birth: (MM/DD/YYYY) / / Age: _____ years old Sex: Male Female

Address: _____ Postal code: _____

Home Phone Number: _____ Mobile Phone Number: _____

Please tick this box if you have a joint guarantor. You are required to complete the PowerSmart Home Mortgage Application Form Annex: Joint Guarantor, and submit it together with the Consent Form of Joint Guarantor signed by your Joint Guarantor.

Please tick this box if you have four or more Collateral Providers. You will need to use a separate application form.

Campaign Code

▼Please write your campaign code if you have one.

Campaign Code: _____ Note: _____

IMPORTANT

- Please make sure that Applicant fills out the Application Form.
- Information within the red-frames below is very important in order to open your PowerFlex Account. In case that you made errors within these fields, please use a new application form. (Corrections are not acceptable.)

If you wish to use "Couple Loan"

You need to have two sets of Application Forms, and write necessary information in the columns for the Applicant and the Joint Guarantor.

Notes on Signature

Please make sure that you place your signature clearly inside the Signature column.

Applicant's Signature *Taro Shinsei*

Good

The signature is inside the column.

Applicant's Signature *Taro Shinsei*

Unacceptable

The signature is not inside the column.

Collateral Provider Signature

Collateral Provider means a person who provides land (site), a building, private road and so forth as collateral for this loan, Collateral provider(s) is(are) required to write its(their) own signature(s).

Applicant Signature

Applicant must sign here.
If you made errors, please use a new application form.

1 Name

If you have a middle name in your identification documents, please write your middle name as shown in your identification documents.

2 Non-Japanese nationals

You need to submit a copy of a residence certificate. Furthermore, if you do not have a permanent residence visa, your spouse who is a Japanese citizen or who has a permanent residence visa of Japan needs to be the Joint Guarantor.

3 Address/Home Phone Number/ Mobile Phone Number

Please write down correctly your address starting with the prefecture. Please write down either home or mobile phone number if you do not have both.

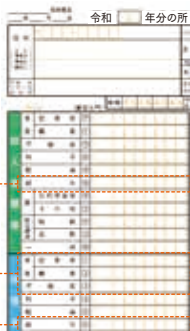
4.1 If you are a company employee, public officer or company executive

Please write down the amount of income you received last year. [If you have submitted a tax return] In addition to the amount of "Salary" in "Amount of Income" in the tax return form, please write down "Business" (e.g. business, agriculture) and "Real Estate" in the "Amount of Income," if any. **A + B**

4.2 If you are a company representative or freelancer

Please write down the amount of income you received in the last two years. Please write "Salary," "Business" (e.g. business, agriculture) and "Real Estate" in the "Amount of Income" on your tax return form or a certificate of income tax payment. **B + C**

Tax return



5 Tax return

Please tick an appropriate box depending on whether you have submitted a tax return or not. If you file a tax return in Japan only for home loan tax deduction and medical expense deduction, please tick "Not submitted." If you are a company employee and your employer provides your year-end tax adjustment, please tick "Not submitted."

6

If you have currently joined Shinsei's asset building savings program, you are entitled to receive a special benefit* for this home mortgage. If you wish to take advantage of the special benefit for this application, please write "7777" in the Company code section in the Application Form, make a copy of the latest Statement of Asset Accumulation Savings, and submit it together with the Application Form. * For details, please contact Shinsei PowerCall (for Home Mortgages).

PowerSmart Home Mortgage Application Form and Shinsei Comprehensive Account PowerFlex Application Form and Report on a Party Starting Specified Transactions

Date of application (MM/DD/YYYY) **XX / XX / 20XX** Page 1/12

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Please confirm the Application Eligibility in the PowerSmart Home Mortgage Product Description listed on the Bank's website (https://www.shinseibank.com).

If you do not satisfy any of the eligibility requirements, we will not accept your PowerSmart Home Mortgage application. Please make sure that you satisfy all the eligibility requirements.

We may decline your application even if you satisfy all the eligibility requirements depending on the result of our credit screening process. We appreciate your understanding.

Please make sure that you complete all the required fields. If you fail to do so, we may not accept your application and may ask you to re-submit an application form. Please tick applicable boxes .

To Shinsei Bank, Limited
(Confirmation and Agreement Concerning PowerSmart Home Mortgage)
The Applicant and the person(s) scheduled to provide collateral (the "Collateral Provider(s)") confirm and agree to [Confirmation and Agreement Concerning PowerSmart Home Mortgage] (Confirmation and Agreement Concerning Shinsei Comprehensive Account PowerFlex) as follows and (1) Agreement on the Handling of Personal Information (2) Agreement Concerning Representation and Warranty of Not Being Anti-Social Forces (4) Confirmation and Agreement Concerning Address Change Procedure of PowerFlex Account after Disbursement provided on Page 3 and 6 of this application, applying to Home Mortgage to the Bank. This application includes other Home Mortgage-related application (the "Application"). This confirmation and agreement based on the Application shall remain in force after the conclusion of the contract. The Applicant and Collateral Provider(s) have received a copy of the application forms.

(Confirmation and Agreement Concerning PowerSmart Home Mortgage)
The Applicant and Collateral Provider(s) shall submit documents necessary for credit screening in accordance with the information to be later sent by the Bank.
The amount and other terms and conditions of the loan shall be determined and governed by the provisions of the loan agreement and other instruments to be separately submitted to the Bank.
The Applicant and Collateral Provider(s) shall not raise any objection even if the application form and other documents they have submitted to the Bank are not returned to them.
The Applicant does not take out this loan within six months after the date of the Bank's approval. The Applicant shall take procedures to re-apply for a loan.
If your employer is Shinsei Bank's home mortgage partner company, please make sure that you write the Home Mortgage Partner Company code on the right of the Applicant's Address section. The Applicant agrees that if the Home Mortgage Partner Company Code section is left blank, this application will not be handled as an application for a corporate affiliated loan. (Please confirm with your employer about the Home Mortgage Partner Company code.)
The Applicant confirms that someone of the applicant's spouse or parents or parents-in-laws will live in this property which is an object of the financing.

(Confirmation and Agreement Concerning Shinsei Comprehensive Account PowerFlex)
(If the applicant does not have an existing PowerFlex Account.)
The applicant acknowledges and agrees all the matter of the Bank's PowerFlex policy (www.shinsei.com) and then wishes to open PowerFlex account. The Applicant agrees that PowerFlex Account may be opened before the completion of the procedure. In addition, if the Contract is not concluded, the Bank may cancel the application for opening PowerFlex Account. The Applicant confirms and agrees to (3) Confirmation of PowerFlex Account provided on Page 6 and carefully reads the Product Description of Foreign Currency Deposits to be confirmed prior to concluding the Customer Agreement on Foreign Currency Savings Deposits for PowerFlex Account.
The Applicant has submitted to the Bank, which is a reporting financial institution prescribed in Article 10, Paragraph 8 (1) of the Act on Special Provisions of the Income Tax Act, the Corporation Tax Act and the Local Tax Act incidental to enforcement of the Income Tax Act No. 46 of 1969, a report on a person starting specified transactions pursuant to the first part of Article 10-5, Paragraph 1 of the same Act, and has signed in the Applicant's Signature column below, thereby declaring that the country of residence and other information provided in this application form are correct. The Applicant shall inform the Bank of any change to the Applicant's country of residence within three months from the date of change using a form designated by the Bank.

DO NOT correct your signature.
If you do not have an existing PowerFlex Account, the signature you write here will be your registered signature for your PowerFlex Account once it is opened based on this loan application. (If you prefer to use a seal, you may request to register your seal instead of your signature once an account is opened.) If you already have an existing PowerFlex Account, will use the seal (or identity) registered for the said account.

Collateral provider's Signature
Anyone who is (are) scheduled to provide collateral to secure this loan must sign here.

Applicant's Signature *Taro Shinsei*

If you have an existing PowerFlex Account, please write the Account Number. **4 0 0 - X X X X X X X**

Name Last Name **Shinsei** First Name **Taro** Middle Name
Katakana Last Name **シンセイ** First Name **タロウ** Middle Name
Date of birth (MM/DD/YYYY) **XX / XX / 19XX** Age **XX** years old Sex Male Female
Country of Current Residence Japan only Other than Japan (with a permanent resident visa of Japan)
(If you do not tick this box, you will not be able to open an account.) Japan Other than Japan (without a permanent resident visa of Japan, but with a spouse who is a Japanese citizen or a Japanese national with a permanent resident visa of Japan)
Nationality Japan Other than Japan (without a permanent resident visa of Japan, but with a spouse who is a Japanese citizen or a Japanese national with a permanent resident visa of Japan)
Postal code **223 - 1234**
Address **MAISON HIYOSHI 101, XXX HIYOSHI HONCHO, KOHOKU-KU, YOHOHAMA CITY, KANAGAWA**
Length you have lived in the current address **5** years **0** months
Current Residence Owner-occupier Owned by family Leased property (including a dormitory, company accommodation) and accommodation for public officers Other ()
If your employer is Shinsei Bank's home mortgage partner company, please write the Home Mortgage Partner Company Code (four-digit number) in the right-hand column. **X X X X**

Residents Spouse: Yes / No; Child: (**1**), Other: (**0**) Total number of persons in the household: (**3**)
Home Phone Number **045 - 123 - XXXX** Mobile Phone Number **090 - 1234 - XXXX**
E-mail Address Home Work Mobile phone **Taro.Shinsei @ powershokuhin.com**
Occupation Company employee Public officer Company executive Permanent, full-time employee Company representative Sole proprietor Freelancer Contract employee Other ()
Employer **POWER SHOKUHN CO, LTD** Division **Sales department** Title **Manager** Industry **Food company**
Shinsei Bank will verify your employment by contacting your employer. Tick if you are currently seconded to another company. Tick the box if you are on leave and provide the date you plan to return to work.
Company Name / Date you plan to return to work (MM/YYYY) /
Employer Address Postal code **145 - 0071** Office Phone Number **03 - 1234 - XXXX**
X-X-X DENEN CHOFU, OTA-KU, TOKYO Length of Employment **5** years **0** months

Please write the figure written on your Certificate of Income and Withholding Tax or tax return. If you are a company employee or public officer, you only need to write your annual income for the last year.

Annual Income	Last year		Year before last		Previous Employers
	Salary	Business	Salary	Business	
Salary income	7,600,000	yen	yen	yen	Company name Employment period (month/year) to (month/year) (Current employer) From XX / 20XX to XX / 20XX POWER SHOKUHN CO, LTD From XX / 20XX to XX / 20XX POWER PUBLICATIONS From XX / 20XX to XX / 20XX From / to / From / to /
Business income	yen	yen	yen	yen	
Real estate income	yen	yen	yen	yen	
Total	7,600,000	yen	yen	yen	

(Tax return) Submitted Not submitted Submitted Not submitted

No.8088-E 21.08 [2106013]

Shinsei PowerFlex Account

Shinsei PowerFlex Account is necessary for the repayment of the loan. If you do not have the PowerFlex Account, you will hold your PowerFlex Account at the final stage of the screening process with this application form. The Applicant Signature in this application form will be your registered signature of the PowerFlex Account. (You may change to your seal/hanko after the account is opened, if you would like to.)

PowerSmart Home Mortgage Application Form and Shinsei Comprehensive Account PowerFlex Application Form and Report on a Party Starting Specified Transactions Page 2/12

▼Please write all your current outstanding borrowings. Please also make sure that you write the "Annual repayment amount (= total of principal and interest)." (You may only refinance your home mortgage for the property to be financed by this loan.)

Borrowings	Type of loan	Contract date (MM/DD/YYYY)	Lender	Initial loan Amount	Current Balance	Annual repayment Amount	Do you plan to refinance this loan?	Plan to repay in full
Home mortgage	/ /	/ /		yen	yen	yen	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
CAR PURCHASE	XX / XX / 20XX		ABC BANK	1,500,000 yen	550,000 yen	32,000 yen	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Desired Loan Amount: 35,000,000 yen. Do you wish to make repayment using your bonus? Yes No. Loan Term: 25 years. Borrowing Date: XX / XX / 20XX.

Interest Rate type: Floating (reviewed semi-annually) Floating (reviewed semi-annually) <Floating Focus> Initially Fixed Long-term Fixed Step-down Long-term Fixed.

Purpose of Finance: Purchase a new property Purchase a secondhand property Refinance a current home mortgage Construct a new house (if you already own land) Renovation. In addition to the purpose of finance in the left column, tick this box if you wish to borrow funds for additional costs. * The Bank does not provide a loan for the purpose of additional costs only.

Property Type: Detached house Apartment. Selling and buying: Do you plan to sell your current residence before (or at the same time as) purchasing a new residence? Yes No.

Address: Postal code 145 - 0071. X-X-X DENEN CHOFU, OTA-KU, TOKYO.

Purchase price	Additional costs	Renovation costs	Source of funds	
			Amount	Amount
A 45,000,000 yen	B 2,000,000 yen	C	Shinsei Bank (Applicant)	35,000,000 yen
			Shinsei Bank (Couple Loan)	yen
			Own funds	12,000,000 yen
			Total A + B + C	47,000,000 yen

* No need to complete this section if you are applying for a refinancing loan. * Make sure that the amount in Total equals the sum of A, B and C.

▼ This section is completed by the Collateral Provider(s) who is not going to be a joint guarantor.

Collateral Provider ①	Name	Relationship to Applicant	Age	Sex	Home Phone Number	Mobile Phone Number
	Nihonbashi Ichiro	<input checked="" type="checkbox"/> Parent <input checked="" type="checkbox"/> Parent-in-law <input type="checkbox"/> Spouse <input checked="" type="checkbox"/> Child (including an adopted child) <input type="checkbox"/> Spouse of a child <input checked="" type="checkbox"/> Fiancé/Fiancée (with a plan to marry the Applicant before the signing of the contract) <input type="checkbox"/> Other	XX years old	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female	03 - 3416 - XXXX	090 - 3456 - XXXX

Collateral Provider ②	Name	Relationship to Applicant	Age	Sex	Home Phone Number	Mobile Phone Number
	Nihonbashi Hanako	<input checked="" type="checkbox"/> Parent <input checked="" type="checkbox"/> Parent-in-law <input type="checkbox"/> Spouse <input checked="" type="checkbox"/> Child (including an adopted child) <input type="checkbox"/> Spouse of a child <input checked="" type="checkbox"/> Fiancé/Fiancée (with a plan to marry the Applicant before the signing of the contract) <input type="checkbox"/> Other	XX years old	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female	03 - 3416 - XXXX	090 - 5678 - XXXX

Collateral Provider ③	Name	Relationship to Applicant	Age	Sex	Home Phone Number	Mobile Phone Number
	/ /	<input checked="" type="checkbox"/> Parent <input checked="" type="checkbox"/> Parent-in-law <input type="checkbox"/> Spouse <input checked="" type="checkbox"/> Child (including an adopted child) <input type="checkbox"/> Spouse of a child <input checked="" type="checkbox"/> Fiancé/Fiancée (with a plan to marry the Applicant before the signing of the contract) <input type="checkbox"/> Other	/ /	/ /	-	-

Please tick this box if you have a joint guarantor. You are required to complete the PowerSmart Home Mortgage Application Form Annex: Joint Guarantor, and submit it together with the Consent Form of Joint Guarantor signed by your Joint Guarantor.

Please tick this box if you have four or more Collateral Providers. You will need to use a separate application form.

▼Please write your campaign code if you have one.

Campaign Code: [] Note: []

Note: []

SHINSEI BANK
No.8088-E 21.08 [2106013]

7 Loan Details

- Please fill out all the Loan Details. You can review the loan amount, loan term, borrowing date and type of interest rate in consultation with our housing loan staff.
- The loan amount must be between 5 million yen and 100 million yen (in units of 100,000 yen).
- The loan period must be between 5 years and 35 years (in units of year).
- For borrowing date, please fill in the property transfer day when you purchase a property. When you plan to refinance your loan, please fill in the date which is more than 1.5 month after the date of application.

8 Property Details

- Write down accurately the address of the property, which is subject to the loan, starting with the prefecture.
- Write down the cost of extension and renovation.

9 Funding Plan

- Fill in the loan amount of the Applicant in the column next to "Shinsei Bank (Applicant)".
- If you use "Couple Loan", please fill in the loan amount of the other applicant next to "Shinsei Bank (Couple Loan)".

For inquiries, please contact

Shinsei PowerCall (for Home Mortgages) **0120-456-515**



1. Agreement on the Handling of Personal Information

Article 1 (Agreement on the Collection and Use of Personal Information)

1. The Applicant and Collateral Provider(s) understand and agree that the Bank may collect and use the personal information specified below (including any changes made after the Application and any information obtained before the Application; hereinafter referred to as "Personal Information") which the Bank has collected and taken protective measures for, with respect to the Application, Contract, various procedures incidental to the Contract, opening procedures of a PowerFlex Account (hereinafter "Procedure concerning the Contract"), and its continued use, to the extent required for the fulfillment of the purposes of use specified below, in connection with the operations provided below and financial products and services provided by the Bank, its subsidiaries, and affiliated companies, pursuant to the Personal Information Protection Act (Law No. 57 of May 30, 2003).

[Personal Information]

- Attributes such as name, age, date of birth, address, telephone number, employer details, family members and living conditions that the Applicant and Collateral Provider(s) have written on the applications form stipulated by the Bank (including any information on changes the Bank obtains after the conclusion of the Contract by, for instance, receiving notification from the Applicant and/or Collateral Provider(s))
- Contract details such as contract type, date of application, date of contract, contract amount, type and details of the mortgaged property, number of payments, payment method, and monthly payment amount
- Transaction information concerning the Contract including the outstanding balance following the commencement of loan repayment, repayment status, and repayment history
- Information for determining repayment ability such as the Applicant's annual income (including the Applicant's household income), assets, and liabilities declared by the Applicant and transaction history and status of debts with other financial institutions collected by the Bank

[The Bank's Business Operations]

- Deposit, domestic exchange, money exchange, loan, foreign exchange and any incidental business thereto
- Any business which the Bank is permitted to conduct under laws such as investment trust sales, insurance sales, financial instruments brokering, trust business, and bonds business
- Any other business which the Bank is permitted to conduct and any incidental business thereto (including business which the Bank will be permitted to conduct in the future)

[Purpose of Use of Personal Information]

1. To process applications for financial products and services; for instance, to open accounts for various financial products
2. To confirm the identity of customers under the *Act on Prevention of Transfer of Criminal Proceeds* or to confirm the eligibility of customers for the use of financial products and services
3. To manage ongoing transactions; for instance, to manage due dates for deposit and loan transactions
4. To make decisions on loan applications, continuance of loans and so forth
5. To make decisions on the appropriateness of financial products and services in light of the principle of suitability and so forth
6. To provide information to third parties to the extent required for appropriate business execution; for instance, to provide information to the Bank's affiliated personal credit information institutions in connection with credit business
7. To appropriately perform operations entrusted to the Bank if all or part of the handling of Personal Information is entrusted to the Bank by other entities
8. To exercise rights and fulfill obligations pursuant to contracts (contracts between the Bank and customers and contracts directly or indirectly connected to the Bank's operations), laws and so forth
9. To research and develop financial products and services through market research, data analyses and surveys
10. To make proposals on financial products and services; for instance, to send out direct mail
11. To promote products and services of partner companies and so forth
12. For joint use of personal information in accordance with "Personal Data Sharing by the Shinsei Bank Group" listed on the Bank's website (<https://www.shinseibank.com>).
13. To terminate transactions and handle proceedings required after termination
14. Any other purposes pertaining to the appropriate and smooth performance of financial products and services offered by the Bank

If the purpose of use of specific types of Personal Information is separately restricted under laws, ordinances and other similar instruments, the Bank shall not use such Personal Information for any purposes other than the purpose of use specified as shown below.

Pursuant to Article 13-6-6 of the Enforcement Regulations of the Banking Act and so forth, the Bank will not use, or provide to a third party, any information personal credit information institutions provided to the Bank concerning the debt repayment ability of a customer who is in need of funds, for any purposes other than to examine the debt repayment ability of the said customer.

In addition, pursuant to Article 13-6-7 of the Enforcement Regulations of the Banking Act and so forth, the Bank shall not use, or provide to a third party, any special private information such as information on race, beliefs, family origin, registered domicile, healthcare record or criminal record, for any purposes other than the appropriate management of the Bank's business operations and other purposes which are deemed necessary.

2. The Applicant and Collateral Provider(s) understand and agree that, in order to verify the identity of the Applicant and Collateral Provider(s), the Bank may check the details on identification documents such as driver's license and passport (including acquiring copies) and obtain a residential certificate ("juminhyo") (also to confirm the residential address after the conclusion of the Contract).

Article 2 (Agreement on Provision of Personal Information to Third Parties)

1. If the Contract is an affiliated loan with a corporate or other similar entity or concluded through the acting as an agent or an intermediary by the Bank's agent, the Applicant and Collateral Provider(s) understand and agree that the Bank may provide Personal Information of the Applicant and Collateral Provider(s) to the partner company and other entities or the Bank agent to the extent required for managing and making decisions on the loan application, contract and its continuous use.
2. The Applicant and Collateral Provider(s) understand and agree that the Bank may provide Personal Information of the Applicant and Collateral Provider(s) to its subsidiaries and/or affiliates for the purpose of making decisions on and managing the Application, Contract and continuous use of relevant services.
3. The Applicant understands and agrees that the Bank may provide Loan Details in the Personal Information section in Article 1, Paragraph 1 herein to the joint guarantor(s) and Collateral Provider(s), in order to "3. Manage ongoing transactions; for instance, manage due dates for deposit and loan transactions," and "8. Exercise rights and fulfill obligations pursuant to contracts (contracts between the Bank and customers and contracts directly or indirectly connected to the Bank's operations), laws and so forth," and for "14. Any other purposes pertaining to the appropriate and smooth performance of financial products and services offered by the Bank," prescribed in the Purpose of Use of Personal Information section in Article 1, Paragraph 1 herein.
4. The Applicant and Collateral Provider(s) understand and agree that the Bank may provide Personal Information of the Applicant and Collateral Provider(s) to a judicial scrivener, judicial scrivener's office and others hired by the Bank for the purpose of creating or changing a security right concerning the Contract and taking any other procedures incidental to the Contract.
5. The Applicant and Collateral Provider(s) understand and agree that the Bank may provide Personal Information of the Applicant and Collateral Provider(s) to an assignee of this loan (including an assignee candidate) or a special purpose company or other entity established for securitization of this loan, to the extent required for the assignment or securitization of this loan, who may use such Personal Information for the purpose of managing and collecting this loan.
6. The applicant understands and agrees that the Bank shall provide Personal Information (including the result of the loan application) to a property agency which the applicant is considering the purchase of a house from to manage the Procedure concerning the Contract.

Article 3 (Outsourcing Handling of Personal Information)

The Applicant and Collateral Provider(s) understand and agree that, if the Bank is to outsource administrative operations to a third party, the Bank may outsource the handling of Personal Information it has collected to the said third party after taking protection measures for the Personal Information.

Article 4 (Using and Registering to Personal Credit Information Institutions)

1. The Applicant understands and agrees that the Bank may use any Personal Information of the Applicant registered with the Bank's affiliated personal credit information institution or a personal credit information institution that has a partnership with such an institution (including information such as contract details and repayment status registered by any of the members of such institutions, information on dishonored bills and similar instruments registered by such institutions, information that the Japan Financial Services Association has requested to register, and information available in official gazettes such as information on bankruptcies) for the purpose of making decisions on credit transactions (meaning an investigation of repayment ability and new residential address; however, information on repayment ability shall only be used for the purpose of investigating repayment ability pursuant to Article 13-6-6 of the Enforcement Regulations of the Banking Act; the same shall apply hereinafter).
2. If the Bank has used its affiliated personal credit information institutions concerning the Application, the Applicant understands and agrees that the Japanese Bankers Association's Personal Credit Information Center (hereinafter, "KSC") and Japan Credit Information Reference Center Corp. (hereinafter, "JICC") will register the date of such use and the details of the Application for a period not exceeding one year from the date of registration at KSC and for a period of up to six months from the date of an inquiry at JICC, and that the members of such institutions and the members of their partner personal credit information institutions may use the said information for making decisions on their own credit transactions.
3. The Applicant understands and agrees that the Bank's affiliated personal credit information institutions may register Personal Information provided in the table below (including its history) and that members (including the Bank) of such institutions or members of partner personal credit information institutions of such institutions may use such information for making decisions on their own credit transactions.
4. The Applicant understands and agrees that personal credit information institutions and their members may mutually provide or use Personal Information provided in the table below for maintaining its accuracy and timeliness, handling complaints, and for personal credit information institutions to monitor the members' compliance with rules, thereby ensuring the protection and appropriate use of Personal Information, to the extent required for such operations.
5. The personal credit information institutions in the preceding four Paragraphs mean those listed below. Please check the website of each institution for their membership requirements, the names of members and other information. The personal credit information institutions disclose information that is registered to them (the Bank is not authorized to disclose it).

[Bank's Affiliated Personal Credit Information Institutions]

■ Japanese Bankers Association's Personal Credit Information Center
<https://www.zenginkyo.or.jp/pcic/> TEL 03-3214-5020

■ Japan Credit Information Reference Center Corp.
<https://www.jicc.co.jp/> TEL 0570-055-955

[Personal Credit Information Institutions in Alliance with the Bank's Affiliated Personal Credit Information Institutions]

● Credit Information Center
<https://www.cic.co.jp/> TEL 0570-666-414

(Information Registered and Registration Period)

Japanese Bankers Association's Personal Credit Information Center	
Information registered	Registration period
Obligor information including name, date of birth, address (including whether there has been any non-arrival of mail), telephone number and employer details	Period when any of the following information is registered
Contract details including loan amount, disbursement date, and maturity, and repayment status (including information on arrears, payment in subrogation, compulsory collection procedures, cancellation or full repayment, if any)	During the contract period or period not exceeding five years from the termination date of contract (or from the full repayment date if full repayment is not yet made)
Date when the Bank used its affiliated personal credit information institution and the details of the Contract or Application	Period not exceeding one year from the said date of use
Information on dishonored bills and so forth	Period not exceeding six months from the day a bill and so forth is dishonored for the first time; if the obligor is suspended from transactions, period not exceeding five years from the day the obligor is suspended from transactions
Information in official gazettes	Period not exceeding ten years from the day a decision is made to commence bankruptcy and other similar procedures
Fact that a complaint has been received concerning registered information and an investigation is underway	Period during the relevant investigation
Information reported by the obligor including the loss, theft of identification documents, or self-control of loan	Period not exceeding five years from the day the obligor made a report

Japan Credit Information Reference Center Corp	
Information registered	Registration period
Information for identifying the obligor (e.g., name, date of birth, gender, address, telephone number, name of employer, telephone number of employer, driver's license number)	Period when any of the following information is registered
Information concerning contract details (e.g., contract type, contract date, loan drawdown date, contract amount, amount loaned, and amount guaranteed); and Information on repayment status (e.g., payment date, scheduled payment date, loan balance, full repayment date, arrears, arrears resolved)	During the contract term and period not exceeding five years from the termination date of contract (or from the full repayment date if full repayment is not yet made)
Information concerning transactions (e.g., debt collection, debt rearrangement, performance of guarantees, compulsory termination, petition for commencement of bankruptcy proceedings, assignment of claims)	Period not exceeding five years from the date of occurrence of any of the facts in the left-hand column
Arrearage information	During the arrearage continuation period
Information concerning the clearing of arrears and the assignment of claims	Period not exceeding one year from the date of occurrence of the clearance and assignment
Personal information based on the applications (e.g., information that identifies the person, application date and type of the requested product)	Period not exceeding six months from application date

Article 5 (Disclosing and Correcting Personal Information)

- The Applicant and Collateral Provider(s) may request notification of purpose of use, disclosure, correction, discontinuation of use or discontinuation of provision to third parties (hereinafter, "Disclosure and Correction") concerning Personal Information of the Applicant and Collateral Provider(s) collected by the Bank and the personal credit information institutions provided in Article 4 herein.
- The procedures for requesting Disclosure and Correction to the Bank are provided on the Bank's website (<https://www.shinseiabank.com>).
- If it is found that any detail of Personal Information is incorrect through the disclosure by the Bank pursuant to Paragraph 1 of this Article, the Bank shall promptly correct or delete such detail.
- To make requests of Disclosure and Correction to personal credit information institutions, please contact the relevant personal credit information institutions listed in Article 4.

Article 6 (Actions to Be Taken in Case of Non-Agreement)

The Applicant and Collateral Provider(s) understand and accept that, if the Applicant and/or Collateral Provider(s) does not wish to disclose necessary information requested in the Application or does not agree to all or part of any of the provisions of this Agreement (including situations where a joint guarantor does not agree to all or part of the Agreement on Handling of Personal Information), the Bank may decline the Application or the conclusion of the Contract.

However, the foregoing shall not apply to non-agreement concerning the use of Personal

Information of the Applicant and/or Collateral Provider(s) for the purposes provided in (10) and (11) and the purposes provided in (12) which is related to (10) and (11) in the Purpose of Use of Personal Information section in Article 1, Paragraph 1 (hereinafter, "Specific Purposes"). In this case, the Bank shall not decline the Application and the conclusion of the Contract on the ground of such non-agreement. The Applicant and Collateral Provider(s) may request the Bank to stop using Personal Information of the Applicant and Collateral Provider(s) collected by the Bank for Specific Purposes, and the Bank shall, upon receiving such request, take measures to stop using such Personal Information for Specific Purposes thereafter without delay. The procedures to request the Bank to discontinue the use of Personal Information for Specific Purposes are stated on the Bank's website provided in Article 5, Paragraph 2 herein.

Article 7 (Non-conclusion of Contract)

The Applicant understands and accepts that, even if the Contract is not concluded, information on the fact that the Applicant has made an application under the terms of this Agreement shall be registered to the Bank's affiliated personal credit information institutions for the purpose of investigating the Applicant's payment ability and shall be used by such institutions and members of their partner personal credit information institutions.

Article 8 (Modification)

The Bank may modify the provisions of this Agreement to the extent necessary pursuant to the procedures prescribed under laws and ordinances.

2. Agreement Concerning Representation and Warranty of Not Being Anti-Social Forces

The Applicant and Collateral Provider(s) represent and warrant that the Applicant and Collateral Provider(s) are not, and shall never be, an organized crime group, a member of an organized crime group, a person who ceased to be a member of an organized crime group in the last five years, an associate of an organized crime group, a company associated with an organized crime group, a corporate racketeer, a social, political or other movement racketeer, a special intelligence violence group, or others similar to the foregoing (hereinafter, collectively referred to as "Boryokudan"), that the Applicant and Collateral Provider(s) do not fall under any of (a) to (e) in 1 below, and that the Applicant and Collateral Provider(s) do not engage in, or cause a third party engage in, any of the actions in (a) to (e) in 2 below, and that the Applicant and Collateral Provider(s) do not fall under any of (a) to (c) in 3.

- (a) Have a relationship with a Boryokudan where such Boryokudan controls the management of the Applicant or Collateral Provider(s)
- (b) Have a relationship with a Boryokudan where such Boryokudan is in practice involved in the management of the Applicant or Collateral Provider(s)
- (c) Have a relationship with a Boryokudan where the Applicant or Collateral Provider(s) willfully use such Boryokudan for the purpose of obtaining unjust gains for the Applicant, Collateral Provider(s) or a third party or for the purpose of inflicting

- damage to a third party
- (d) Have a relationship with a Boryokudan where the Applicant or Collateral Provider(s) provide funds or other benefits to such Boryokudan
- (e) An officer or other in practice involved in the management of the Applicant or Collateral Provider(s) has a relationship with a Boryokudan that is unacceptable in light of social norms.

- (a) Make a threatening demand
 - (b) Make an unjustifiable demand that is beyond legal responsibilities
 - (c) Use threatening actions or words or violence in connection with transactions
 - (d) Spread rumors or use fraudulent means or threats to damage the Bank's credibility or to obstruct the Bank's business operations
 - (e) Other acts similar to any of the foregoing
- (a) Persons subject to economic sanctions such as freezing assets
 - (b) Person subject to US OFAC sanctions
 - (c) Person who violates, or person considered as violation of money laundering, terrorist financing or economic sanction related-laws.

3. Confirmation on PowerFlex Account**1. Foreign Currency Savings Deposits**

Once you open a PowerFlex Account, you can start yen deposit transactions as well as foreign currency savings deposit transactions. We therefore request you to carefully read the following section.

*Foreign currency savings deposit transactions are not a requirement for obtaining a PowerSmart Home Mortgage.

■ The Applicant understands and confirms the following:

- (1) Unlike yen deposits, foreign currency savings deposits are not covered by deposit insurance.
- (2) A foreign currency deposit saving may incur a foreign exchange loss due to fluctuations in foreign exchange rates, and the principal converted into yen at the prevailing exchange rate at the time of maturity or withdrawal can be smaller than the amount you initially deposited in yen.
- (3) Due to the difference between the TTS rate (exchange rate for converting Japanese yen to a foreign currency) and the TTB rate (exchange rate for converting a foreign currency to Japanese yen) quoted by the Bank, the principal of your foreign currency saving deposit may become smaller than the amount you initially deposited even if there is no fluctuation in foreign exchange rates.

2. Account Management Fee

■ The Applicant confirms that an account management fee for this account shall be automatically debited from the yen savings deposit in the settlement account using a method stipulated by the Bank.

*As of July 1, 2021, Shinsei Bank charges no account management fee for this account. The Bank will notify our customers in advance of any change we introduce to the account management fee.

3. Agreement on Measures Concerning the Breach of Representation and Warranty of Not Being Anti-Social Forces

■ If the Applicant breaches any of the representations and warranties in 2 above (limited to the representations and warranties concerning the Applicant) or if it is found that the Applicant has made a false statement concerning thereto, the Applicant shall not raise any objection to the suspension of transactions on the Applicant's PowerFlex Account or its termination with notice. The Applicant shall accept any and all damage incurred from the above as the Applicant's responsibility and shall not demand that the Bank compensate for such damage, and shall pay any damage incurred by the Bank in the amount of such damage.

4. Confirmation and Agreement Concerning Address Change Procedure of PowerFlex Account after Disbursement

After the Disbursement, when the Applicant submits the copy of the residence certificate in order to confirm the residential status of the property which is an object of the financing, if the Applicant has not carried out the Address change procedure of PowerFlex Account, the Applicant requests the Bank to proceed the Applicant's Address change procedure in accordance with the copy of the residence certificate which the Applicant submitted. However, in the case below 1 to 5 or especially being requested by the Bank, the Applicant agrees to carry out the Address change procedure.

1. Hold an investment trust account
2. Hold an account of the Shinsei Securities Co., Ltd
3. Use a tax-free small deposit system (Maruyu)
4. Use an Education funding dedicated account

PowerSmart Home Mortgage Application Form Annex : Joint Guarantor

Date of filling out (MM / DD / YYYY) / /

■ Please submit this form along with PowerSmart Home Mortgage Application if the Applicant (1) requires a Joint Income Guarantor (including the case of a pair loan), or (2) is a non-permanent resident of Japan.

■ **Applicant (not Joint Guarantor) must fill out all the fields below.**

■ Please ensure to complete all the fields or you may be requested to resubmit the form to the bank.

To Shinsei Bank, Limited

The Applicant hereby acknowledges the information of the Joint Guarantor as below along with submission of PowerSmart Home Mortgage Application Form and Shinsei Comprehensive Account PowerFlex Application Form and Report on a Party Starting Specified Transactions (includes other related application and contracts).

Applicant's

Signature

※Applicant must fill out all the fields of this paper.

Date of Application (MM / DD / YYYY) / /

Please tick applicable box(es) on the right ▶

Joint Income Guarantor (property co-owner inclusive)

Spouse of Non-Permanent Resident (property co-owner inclusive)

Joint Guarantor's Name

(Last Name)

(First Name)

(Middle Name)

Katakana (If known)

(Last Name)

(First Name)

(Middle Name)

Date of birth (MM/DD/YYYY)

/

/

Age

years old

Sex

Male

Female

Relationship to Applicant

Parent

Parent-in-law

Spouse

Child (including an adopted child)

Spouse of a child

Fiancé/Fiancée (with a plan to marry the Applicant before signing of the contract)

Other

Nationality

Japanese

Non-Japanese (Permanent Resident)

Non-Japanese (Non-Permanent Resident)

Home Phone Number

—

—

Address

Postal code

—

Mobile Phone Number

—

—

▼ If the Applicant who requires a Joint income Guarantor, please fill out below.

Occupation

Company employee

Public officer

Company executive

Company representative

Sole proprietor

Freelancer

Other ()

Employer

Shinsei Bank will verify your employment by contacting your employer

Tick if you are currently seconded to another company. →

Tick the box if you are on leave and provide the date you plan to return to work. →

Division

Title

Industry

Company Name

Date you plan to return to work

(MM/YYYY)

/

Employer Address

Postal code

—

Office Phone Number

—

—

Length of Employment

years

months

Annual Income

Please write the figure written on your Certificate of Income and Withholding Tax or tax return. If you are a company employee or public officer, you only need to write your annual income for the last year.

Salary income

Last Year

Year before last

yen

yen

Business Income

yen

yen

Real estate income

yen

yen

Total

yen

yen

(TAX return)

Submitted

Submitted

Not submitted

Not submitted

Previous Employers

Company Name

Employment period

From (month/year) to (month/year)

(Current employer)

From / to /

From / to /

From / to /

From / to /

▼ Please write Joint Income Guarantor's all current outstanding borrowings and "Annual repayment amount (=total of principal and interest)."

Type of loan

Contract date (MM/DD/YYYY)

Lender

Initial loan Amount

Current Balance

Annual repayment Amount

Home mortgage

/ /

yen

yen

yen

/ /

yen

yen

yen

/ /

yen

yen

yen

Joint Guarantor information

Borrowing status

PowerSmart Home Mortgage Application Form Annex : Joint Guarantor

Example

Please write down the date the applicant signs this form. ▶

Date of filling out (MM / DD / YYYY) **XX / XX / 20XX**

- Please submit this form along with PowerSmart Home Mortgage Application if the Applicant (1) requires a Joint Income Guarantor (including the case of a pair loan), or (2) is a non-permanent resident of Japan.
- **Applicant (not Joint Guarantor) must fill out all the fields below.**
- Please ensure to complete all the fields or you may be requested to resubmit the form to the bank.

To Shinsei Bank, Limited

The Applicant hereby acknowledges the information of the Joint Guarantor as below along with submission of PowerSmart Home Mortgage Application Form and Shinsei Comprehensive Account PowerFlex Application Form and Report on a Party Starting Specified Transactions (includes other related application and contracts).

Applicant's
Signature

Shinsei Taro

◀ Applicant, please sign here.

※Applicant must fill out all the fields of this paper.

Date of Application (MM / DD / YYYY) **XX / XX / 20XX**

◀ Please write down the date the Applicant fills in "PowerSmart Home Mortgage Application Form"

Please tick applicable box(es) on the right ▶

- Joint Income Guarantor (property co-owner inclusive)
- Spouse of Non-Permanent Resident (property co-owner inclusive)

Joint Guarantor's
Name

(Last Name) *Shinsei*

(First Name) *Hanako*

◀ Applicant must write the Joint Guarantor's Name.

Katakana (If known)

(Last Name) *シンセイ*

(First Name) *ハナコ*

(Middle Name)

Date of birth (MM/DD/YYYY)

XX / XX / 19XX

Age

XX

years old

Sex

Male

Female

Relationship to Applicant

- Parent
- Parent-in-law
- Spouse
- Child (including an adopted child)
- Spouse of a child
- Fiancé/Fiancée (with a plan to marry the Applicant before signing of the contract)
- Other

Nationality

- Japanese
- Non-Japanese (Permanent Resident)
- Non-Japanese (Non-Permanent Resident)

Home Phone Number

045 - 123 - XXXX

Address

Postal code **223 - 1234**

101 XXX HIYOSHIHONCHO, KOHOKU-KU, YOKOHAMA CITY, KANAGAWA

Mobile Phone Number

080 - 9876 - XXXX

▼ If the Applicant who requires a Joint income Guarantor, please fill out below.

Occupation

- Company employee
- Public officer
- Company executive
- Company representative
- Sole proprietor
- Freelancer
- Other ()

Employer

POWER SHOKUHIN CO, LTD

Shinsei Bank will verify your employment by contacting your employer

Tick if you are currently seconded to another company. →

Tick the box if you are on leave and provide the date you plan to return to work. →

Division **accounting department**

Title

Industry **Food Company**

Company Name

Date you plan to return to work (MM/YYYY) /

Employer Address

Postal code **145 - 0071**

X-X-X DENENCHOUFU, O-TA-KU, TOKYO

Office Phone Number

03 - 1234 - XXXX

Length of Employment

1 years **3** months

Please write the figure written on your Certificate of Income and Withholding Tax or tax return. If you are a company employee or public officer, you only need to write your annual income for the last year.

Annual Income	Last Year		Year before last	Previous Employers	Company Name		Employment period	
	Salary income	Business Income	Real estate income		Total	(Current employer)	From (month/year) to (month/year)	From (month/year) to (month/year)
	5,000,000 yen		4,500,000 yen					
					XX shoji			
(TAX return)	<input checked="" type="checkbox"/> Submitted <input checked="" type="checkbox"/> Not submitted	<input checked="" type="checkbox"/> Submitted <input checked="" type="checkbox"/> Not submitted	<input checked="" type="checkbox"/> Submitted <input checked="" type="checkbox"/> Not submitted					

▼ Please write Joint Income Guarantor's all current outstanding borrowings and "Annual repayment"

Type of loan	Contract date (MM/DD/YYYY)	Lender	Initial loan
Home mortgage	/ /		
	/ /		
	/ /		

Any question, please contact
Shinsei Power Call
(for Home Mortgage)
0120-456-515



Consent Form of Joint Guarantor

Joint Guarantor (not Applicant) **must fill out all the fields below.** Date of Signature / /
 Before signing, please read and confirm this page and Page 10 of this application form. (MM / DD / YYYY)
 To Shinsei Bank, Limited

Joint Guarantor's
 Signature

The person scheduled to be the Joint Guarantor (hereinafter, the "Joint Guarantor") has confirmed the Home Mortgage Application to Shinsei Bank (the "Bank") made by the Applicant below (includes *PowerSmart Home Mortgage Application Form Annex : Joint Guarantor* submitted by the Applicant at the Date of Application or after (the "Application")), and agrees to the application as its Joint Guarantor.
 The Joint Guarantor confirms and agrees to 1. *Agreement on the Handling of Personal Information*, 2. *Agreement Concerning Representation and Warranty of Not Being Anti-Social Forces*, set forth below, and has received a copy of the documents mentioned above.
 In addition, the confirmation and agreement based on this written Consent Form, which include other Home Mortgage-related contracts (the "Contract"), shall remain in force after the conclusion of the contract.

Date of Application (MM / DD / YYYY)			/	/
Applicant's Name	(Last Name)	(First Name)	(Middle Name)	

1. Agreement on the Handling of Personal Information

Article 1 (Agreement on the Collection and Use of Personal Information)

1. The Joint Guarantor understands and agrees that the Bank may collect and use the personal information specified below (including any changes made after the Application and any information obtained before the Application; hereinafter referred to as "Personal Information") which the Bank has collected and taken protective measures for, with respect to the Application, Contract, various procedures incidental to the Contract, opening procedures of a PowerFlex account (hereinafter "Procedure concerning the Contract") and its continued use, to the extent required for the fulfillment of the purposes of use specified below, in connection with the operations provided below and financial products and services provided by the Bank, its subsidiaries, and affiliated companies, pursuant to the Personal Information Protection Act (Law No. 57 of May 30, 2003).

[Personal Information]

- Attributes such as name, age, date of birth, address, telephone number, employer details, family members and living conditions that the Applicant and the Joint Guarantor have written on the applications form stipulated by the Bank (including any information on changes the Bank obtains after the conclusion of the Contract by, for instance, receiving notification from the Applicant and the Joint Guarantor)
- Contract details such as contract type, date of application, date of contract, contract amount, type and details of the mortgaged property, number of payments, payment method, and monthly payment amount
- Transaction information concerning the Contract including the outstanding balance following the commencement of loan repayment, repayment status, and repayment history
- Information for determining repayment ability such as the Joint Guarantor's annual income (including the Joint guarantor's household income), assets, and liabilities declared by the Joint Guarantor and transaction history and status of debts with other financial institutions collected by the Bank

[The Bank's Business Operations]

- Deposit, domestic exchange, money exchange, loan, foreign exchange and any incidental business thereto
- Any business which the Bank is permitted to conduct under laws such as investment trust sales, insurance sales, financial instruments brokering, trust business, and bonds business
- Any other business which the Bank is permitted to conduct and any incidental business thereto (including business which the Bank will be permitted to conduct in the future)

[Purpose of Use of Personal Information]

1. To process applications for financial products and services; for instance, to open accounts for various financial products
2. To confirm the identity of customers under the *Act on Prevention of Transfer of Criminal Proceeds* or to confirm the eligibility of customers for the use of financial products and services
3. To manage ongoing transactions; for instance, to manage due dates for deposit and loan transactions
4. To make decisions on loan applications, continuance of loans and so forth
5. To make decisions on the appropriateness of financial products and services in light of the principle of suitability and so forth
6. To provide information to third parties to the extent required for appropriate business execution; for instance, to provide information to the Bank's affiliated personal credit information institutions in connection with credit business
7. To appropriately perform operations entrusted to the Bank if all or part of the handling of Personal Information is entrusted to the Bank by other entities
8. To exercise rights and fulfill obligations pursuant to contracts (contracts between the Bank and customers and contracts directly or indirectly connected to the Bank's operations), laws and so forth
9. To research and develop financial products and services through market research, data analyses and surveys
10. To make proposals on financial products and services; for instance, to send out direct mail
11. To promote products and services of partner companies and so forth
12. For joint use of personal information in accordance with "Personal Data Sharing by the Shinsei Bank Group" listed on the Bank's website (<https://www.shinseibank.com>).
13. To terminate transactions and handle proceedings required after termination
14. Any other purposes pertaining to the appropriate and smooth performance of financial products and services offered by the Bank

If the purpose of use of specific types of Personal Information is separately restricted under laws, ordinances and other similar instruments, the Bank shall not use such

Personal Information for any purposes other than the purpose of use specified as shown below.

Pursuant to Article 13-6-6 of the Enforcement Regulations of the Banking Act and so forth, the Bank will not use, or provide to a third party, any information personal credit information institutions provided to the Bank concerning the debt repayment ability of a customer who is in need of funds, for any purposes other than to examine the debt repayment ability of the said customer.

In addition, pursuant to Article 13-6-7 of the Enforcement Regulations of the Banking Act and so forth, the Bank shall not use, or provide to a third party, any special private information such as information on race, beliefs, family origin, registered domicile, healthcare record or criminal record, for any purposes other than the appropriate management of the Bank's business operations and other purposes which are deemed necessary.

2. The Joint Guarantor understands and agrees that, in order to verify the identity of the Joint Guarantor, the Bank may check the details on identification documents such as driver's license and passport (including acquiring copies) and obtain a residential certificate ("juminhyo") (also to confirm the residential address after the conclusion of the Contract).

Article 2 (Agreement on Provision of Personal Information to Third Parties)

1. If the Contract is an affiliated loan with a corporate or other similar entity or concluded through the acting as an agent or an intermediary by the Bank's agent, the Joint Guarantor understands and agrees that the Bank may provide Personal Information of the Joint Guarantor to the partner company and other entities or the Bank agent to the extent required for managing and making decisions on the loan application, contract and its continuous use.
2. The Joint Guarantor understands and agrees that the Bank may provide Personal Information of the Joint Guarantor to its subsidiaries and/or affiliates for the purpose of making decisions on and managing the Application, Contract and continuous use of relevant services.
3. The Joint Guarantor understands and agrees that the Bank may provide Personal Information of the Joint Guarantor to a judicial scrivener, judicial scrivener's office and others hired by the Bank for the purpose of creating or changing a security right concerning the Contract and taking any other procedures incidental to the Contract.
4. The Joint Guarantor understands and agrees that the Bank may provide Personal Information of the Joint Guarantor to an assignee of this loan (including an assignee candidate) or a special purpose company or other entity established for securitization of this loan, to the extent required for the assignment or securitization of this loan, who may use such Personal Information for the purpose of managing and collecting this loan.
5. The Joint Guarantor understands and agrees that the Bank shall provide Personal Information (including the result of the loan application) to a property agency which the applicant is considering the purchase of a house from to manage the Procedure concerning the Contract.

Article 3 (Outsourcing Handling of Personal Information)

The Joint Guarantor understands and agrees that, if the Bank is to outsource administrative operations to a third party, the Bank may outsource the handling of Personal Information it has collected to the said third party after taking protection measures for the Personal Information.

Article 4 (Using and Registering to Personal Credit Information Institutions)

1. The Joint Guarantor understands and agrees that the Bank may use any Personal Information of the Joint Guarantor registered with the Bank's affiliated personal credit information institution or a personal credit information institution that has a partnership with such an institution (including information such as contract details and repayment status registered by any of the members of such institutions, information on dishonored bills and similar instruments registered by such institutions, information that the Japan Financial Services Association has requested to register, and information available in official gazettes such as information on bankruptcies) for the purpose of making decisions on credit transactions (meaning an investigation of repayment ability and new residential address; however, information on repayment ability shall only be used for the purpose of investigating repayment ability pursuant to Article 13-6-6 of the Enforcement Regulations of the Banking Act; the same shall apply hereinafter).

- If the Bank has used its affiliated personal credit information institutions concerning the Application, the Joint Guarantor understands and agrees that the Japanese Bankers Association's Personal Credit Information Center (hereinafter, "KSC") and Japan Credit Information Reference Center Corp. (hereinafter, "JICC") will register the date of such use and the details of the Application for a period not exceeding one year from the date of registration at KSC and for a period of up to six months from the date of an inquiry at JICC, and that the members of such institutions and the members of their partner personal credit information institutions may use the said information for making decisions on their own credit transactions.
- The Joint Guarantor understands and agrees that the Bank's affiliated personal credit information institutions may register Personal Information provided in the table below (including its history) and that members (including the Bank) of such institutions or members of partner personal credit information institutions of such institutions may use such information for making decisions on their own credit transactions.
- The Joint Guarantor understands and agrees that personal credit information institutions and their members may mutually provide or use Personal Information provided in the table below for maintaining its accuracy and timeliness, handling complaints, and for personal credit information institutions to monitor the members' compliance with rules, thereby ensuring the protection and appropriate use of Personal Information, to the extent required for such operations.
- The personal credit information institutions in the preceding four Paragraphs mean those listed below. Please check the website of each institution for their membership requirements, the names of members and other information. The personal credit information institutions disclose information that is registered to them (the Bank is not authorized to disclose it).

[Information Registered and Registration Period]

Japanese Bankers Association's Personal Credit Information Center	
Information registered	Registration period
Obligor information including name, date of birth, address (including whether there has been any non-arrival of mail), telephone number and employer details	Period when any of the following information is registered
Contract details including loan amount, disbursement date, and maturity, and repayment status (including information on arrears, payment in subrogation, compulsory collection procedures, cancellation or full repayment, if any)	During the contract period or period not exceeding five years from the termination date of contract (or from the full repayment date if full repayment is not yet made)
Date when the Bank used its affiliated personal credit information institution and the details of the Contract or Application	Period not exceeding one year from the said date of use
Information on dishonored bills and so forth	Period not exceeding six months from the day a bill and so forth is dishonored for the first time; if the obligor is suspended from transactions, period not exceeding five years from the day the obligor is suspended from transactions
Information in official gazettes	Period not exceeding ten years from the day a decision is made to commence bankruptcy and other similar procedures
Fact that a complaint has been received concerning registered information and an investigation is underway	Period during the relevant investigation
Information reported by the obligor including the loss, theft of identification documents, or self-control of loan	Period not exceeding five years from the day the obligor made a report

Article 5 (Disclosing and Correcting Personal Information)

- The Joint Guarantor may request notification of purpose of use, disclosure, correction, discontinuation of use or discontinuation of provision to third parties (hereinafter, "Disclosure and Correction") concerning Personal Information of the Joint Guarantor collected by the Bank and the personal credit information institutions provided in Article 4 herein.
- The procedures for requesting Disclosure and Correction to the Bank are provided on the Bank's website (<http://www.shinseibank.com>).
- If it is found that any detail of Personal Information is incorrect through the disclosure by the Bank pursuant to Paragraph 1 of this Article, the Bank shall promptly correct or delete such detail.
- To make requests of Disclosure and Correction to personal credit information institutions, please contact the relevant personal credit information institutions listed in Article 4.

Article 6 (Actions to Be Taken in Case of Non-Agreement)

The Joint Guarantor understands and accepts that, if the Joint Guarantor does not wish to disclose necessary information requested in the Application or does not agree to all or part of any of the provisions of this Agreement the Bank may decline the Application or the conclusion of the Contract.

2. Agreement Concerning Representation and Warranty of Not Being Anti-Social Forces

- The Joint Guarantor represents and warrants that the Joint Guarantor is not, and shall never be, an organized crime group, a member of an organized crime group, a person who ceased to be a member of an organized crime group in the last five years, an associate of an organized crime group, a company associated with an organized crime group, a corporate racketeer, a social, political or other movement racketeer, a special intelligence violence group, or others similar to the foregoing (hereinafter, collectively referred to as "Boryokudan"), that the Joint Guarantor does not fall under any of (a) to (e) in 1 below, and that the Joint Guarantor does not engage in, or cause a third party engage in, any of the actions in (a) to (e) in 2 below, and that the Joint Guarantor does not fall under any of (a) to (c) in 3.
- (a) Have a relationship with a Boryokudan where such Boryokudan controls the management of the Joint Guarantor
(b) Have a relationship with a Boryokudan where such Boryokudan is in practice involved in the management of the Joint Guarantor
(c) Have a relationship with a Boryokudan where the Joint Guarantor willfully uses such Boryokudan for the purpose of obtaining unjust gains for the Joint Guarantor or a third party or for the purpose of inflicting damage to a third party

[Bank's Affiliated Personal Credit Information Institutions]

<ul style="list-style-type: none"> Japanese Bankers Association's Personal Credit Information Center https://www.zenginkyo.or.jp/pcic/ TEL 03-3214-5020 Japan Credit Information Reference Center Corp. https://www.jicc.co.jp/ TEL 0570-055-955
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[Personal Credit Information Institutions in Alliance with the Bank's Affiliated Personal Credit Information Institutions]

<ul style="list-style-type: none"> Credit Information Center https://www.cic.co.jp/ TEL 0570-666-414
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Japan Credit Information Reference Center Corp	
Information registered	Registration period
Information for identifying the obligor (e.g., name, date of birth, gender, address, telephone number, name of employer, telephone number of employer, driver's license number)	Period when any of the following information is registered
Information concerning contract details (e.g., contract type, contract date, loan drawdown date, contract amount, amount loaned, and amount guaranteed); and Information on repayment status (e.g., payment date, scheduled payment date, loan balance, full repayment date, arrears, arrears resolved)	During the contract term and period not exceeding five years from the termination date of contract (or from the full repayment date if full repayment is not yet made)
Information concerning transactions (e.g., debt collection, debt rearrangement, performance of guarantees, compulsory termination, petition for commencement of bankruptcy proceedings, assignment of claims)	Period not exceeding five years from the date of occurrence of any of the facts in the left-hand column
Arrearage information	During the arrearage continuation period
Information concerning the clearing its arrearage and the assignment of claims	Period not exceeding one year from the date of occurrence of the clearance and assignment
Personal information based on the applications (e.g., information that identifies the person, application date and type of the requested product)	Period not exceeding six months from application date

However, the foregoing shall not apply to non-agreement concerning the use of Personal Information of the Joint Guarantor for the purposes provided in (10) and (11) and the purposes provided in (12) which is related to (10) and (11) in the Purpose of Use of Personal Information section in Article 1, Paragraph 1 (hereinafter, "Specific Purposes"). In this case, the Bank shall not decline the Application and the conclusion of the Contract on the ground of such non-agreement. The Joint Guarantor may request the Bank to stop using Personal Information of the Joint Guarantor collected by the Bank for Specific Purposes, and the Bank shall, upon receiving such request, take measures to stop using such Personal Information for Specific Purposes thereafter without delay. The procedures to request the Bank to discontinue the use of Personal Information for Specific Purposes are stated on the Bank's website provided in Article 5, Paragraph 2 herein.

Article 7 (Non-conclusion of Contract)

The Joint Guarantor understands and accepts that, even if the Contract is not concluded, information on the fact that the Applicant has made an application under the terms of this Agreement shall be registered to the Bank's affiliated personal credit information institutions for the purpose of investigating the Joint Guarantor's payment ability and shall be used by such institutions and members of their partner personal credit information institutions.

Article 8 (Modification)

The Bank may modify the provisions of this Agreement to the extent necessary pursuant to the procedures prescribed under laws and ordinances.

- (d) Have a relationship with a Boryokudan where the Joint Guarantor provides funds or other benefits to such Boryokudan
 - (e) An officer or a person in practice involved in the management of the Joint Guarantor has a relationship with a Boryokudan that is unacceptable in light of social norms.
- (a) Make a threatening demand
(b) Make an unjustifiable demand that is beyond legal responsibilities
(c) Use threatening actions or words or violence in connection with transactions
(d) Spread rumors or use fraudulent means or threats to damage the Bank's credibility or to obstruct the Bank's business operations
(e) Other acts similar to any of the foregoing
 - (a) Persons subject to economic sanctions such as freezing assets
(b) Person subject to US OFAC sanctions
(c) Person who violates, or person considered as violation of money laundering, terrorist financing or economic sanction related-laws.

Consent Form of Joint Guarantor

Example / Customer Copy



Joint Guarantor (not Applicant) **must fill out all the fields below.** Date of Signature **XX / XX / 20XX**

Before signing, please read and confirm this page and Page 10 of this application form. (MM / DD / YYYY)
To Shinsei Bank, Limited

Please write down the date the Joint Guarantor signs this form.

Joint Guarantor's
Signature

Shinsei Hanako

Joint Guarantor's Signature

The person scheduled to be the Joint Guarantor (hereinafter, the "Joint Guarantor") has confirmed the Home Mortgage Application to Shinsei Bank (the "Bank") made by the Applicant below (includes *PowerSmart Home Mortgage Application Form Annex : Joint Guarantor* submitted by the Applicant at the Date of Application or after (the "Application")), and agrees to the application as its Joint Guarantor. The Joint Guarantor confirms and agrees to 1. *Agreement on the Handling of Personal Information*, 2. *Agreement Concerning Representation and Warranty of Not Being Anti-Social Forces*, set forth below, and has received a copy of the documents mentioned above. In addition, the confirmation and agreement based on this written Consent Form, which include other Home Mortgage-related contracts (the "Contract"), shall remain in force after the conclusion of the contract.

Please write down the date the Applicant fills in "PowerSmart Home Mortgage Application Form"

Date of Application (MM / DD / YYYY)

XX / XX / 20XX

Applicant's

(Last Name)

(First Name)

(Middle Name)

Name

Shinsei

Taro

Joint Guarantor must write the Applicant's Name

1. Agreement on the Handling of Personal Information

Article 1 (Agreement on the Collection and Use of Personal Information)

1. The Joint Guarantor understands and agrees that the Bank may collect and use the personal information specified below (including any changes made after the Application and any information obtained before the Application; hereinafter referred to as "Personal Information") which the Bank has collected and taken protective measures for, with respect to the Application, Contract, various procedures incidental to the Contract, opening procedures of a PowerFlex account (hereinafter "Procedure concerning the Contract") and its continued use, to the extent required for the fulfillment of the purposes of use specified below, in connection with the operations provided below and financial products and services provided by the Bank, its subsidiaries, and affiliated companies, pursuant to the Personal Information Protection Act (Law No. 57 of May 30, 2003).

[Personal Information]

- Attributes such as name, age, date of birth, address, telephone number, employer details, family members and living conditions that the Applicant and the Joint Guarantor have written on the applications form stipulated by the Bank (including any information on changes the Bank obtains after the conclusion of the Contract by, for instance, receiving notification from the Applicant and the Joint Guarantor)
- Contract details such as contract type, date of application, date of contract, contract amount, type and details of the mortgaged property, number of payments, payment method, and monthly payment amount
- Transaction information concerning the Contract including the outstanding balance following the commencement of loan repayment, repayment status, and repayment history
- Information for determining repayment ability such as the Joint Guarantor's annual income (including the Joint guarantor's household income), assets, and liabilities declared by the Joint Guarantor and transaction history and status of debts with other financial institutions collected by the Bank

[The Bank's Business Operations]

- Deposit, domestic exchange, money exchange, loan, foreign exchange and any incidental business thereto
- Any business which the Bank is permitted to conduct under laws such as investment trust sales, insurance sales, financial instruments brokering, trust business, and bonds business
- Any other business which the Bank is permitted to conduct and any incidental business thereto (including business which the Bank will be permitted to conduct in the future)

[Purpose of Use of Personal Information]

1. To process applications for financial products and services; for instance, to open accounts for various financial products
2. To confirm the identity of customers under the *Act on Prevention of Transfer of Criminal Proceeds* or to confirm the eligibility of customers for the use of financial products and services
3. To manage ongoing transactions; for instance, to manage due dates for deposit and loan transactions
4. To make decisions on loan applications, continuance of loans and so forth
5. To make decisions on the appropriateness of financial products and services in light of the principle of suitability and so forth
6. To provide information to third parties to the extent required for appropriate business execution; for instance, to provide information to the Bank's affiliated personal credit information institutions in connection with credit business
7. To appropriately perform operations entrusted to the Bank if all or part of the handling of Personal Information is entrusted to the Bank by other entities
8. To exercise rights and fulfill obligations pursuant to contracts (contracts between the Bank and customers and contracts directly or indirectly connected to the Bank's operations), laws and so forth
9. To research and develop financial products and services through market research, data analyses and surveys
10. To make proposals on financial products and services; for instance, to send out direct mail
11. To promote products and services of partner companies and so forth
12. For joint use of personal information in accordance with "Personal Data Sharing by the Shinsei Bank Group" listed on the Bank's website (<https://www.shinseibank.com>).
13. To terminate transactions and handle proceedings required after termination
14. Any other purposes pertaining to the appropriate and smooth performance of financial products and services offered by the Bank

If the purpose of use of specific types of Personal Information is separately restricted under laws, ordinances and other similar instruments, the Bank shall not use such

Personal Information for any purposes other than the purpose of use specified as shown below.

Pursuant to Article 13-6-6 of the Enforcement Regulations of the Banking Act and so forth, the Bank will not use, or provide to a third party, any information personal credit information institutions provided to the Bank concerning the debt repayment ability of a customer who is in need of funds, for any purposes other than to examine the debt repayment ability of the said customer.

In addition, pursuant to Article 13-6-7 of the Enforcement Regulations of the Banking Act and so forth, the Bank shall not use, or provide to a third party, any special private information such as information on race, beliefs, family origin, registered domicile, healthcare record or criminal record, for any purposes other than the appropriate management of the Bank's business operations and other purposes which are deemed necessary.

2. The Joint Guarantor understands and agrees that, in order to verify the identity of the Joint Guarantor, the Bank may check the details on identification documents such as driver's license and passport (including acquiring copies) and obtain a residential certificate ("juminhyo") (also to confirm the residential address after the conclusion of the Contract).

Article 2 (Agreement on Provision of Personal Information to Third Parties)

1. If the Contract is an affiliated loan with a corporate or other similar entity or concluded through the acting as an agent or an intermediary by the Bank's agent, the Joint Guarantor understands and agrees that the Bank may provide Personal Information of the Joint Guarantor to the partner company and other entities or the Bank agent to the extent required for managing and making decisions on the loan application, contract and its continuous use.
2. The Joint Guarantor understands and agrees that the Bank may provide Personal Information of the Joint Guarantor to its subsidiaries and/or affiliates for the purpose of making decisions on and managing the Application, Contract and continuous use of relevant services.
3. The Joint Guarantor understands and agrees that the Bank may provide Personal Information of the Joint Guarantor to a judicial scrivener, judicial scrivener's office and others hired by the Bank for the purpose of creating or changing a security right concerning the Contract and taking any other procedures incidental to the Contract.
4. The Joint Guarantor understands and agrees that the Bank may provide Personal Information of the Joint Guarantor to an assignee of this loan (including an assignee candidate) or a special purpose company or other entity established for securitization of this loan, to the extent required for the assignment or securitization of this loan, who may use such Personal Information for the purpose of managing and collecting this loan.
5. The Joint Guarantor understands and agrees that the Bank shall provide Personal Information (including the result of the loan application) to a property agency which the applicant is considering the purchase of a house from to manage the Procedure concerning the Contract.

Article 3 (Outsourcing Handling of Personal Information)

The Joint Guarantor understands and agrees that, if the Bank is to outsource administrative operations to a third party, the Bank may outsource the handling of Personal Information it has collected to the said third party after taking protection measures for the Personal Information.

Article 4 (Using and Registering to Personal Credit Information Institutions)

1. The Joint Guarantor understands and agrees that the Bank may use any Personal Information of the Joint Guarantor registered with the Bank's affiliated personal credit information institution or a personal credit information institution that has a partnership with such an institution (including information such as contract details and repayment status registered by any of the members of such institutions, information on dishonored bills and similar instruments registered by such institutions, information that the Japan Financial Services Association has requested to register, and information available in official gazettes such as information on bankruptcies) for the purpose of making decisions on credit transactions (meaning an investigation of repayment ability and new residential address; however, information on repayment ability shall only be used for the purpose of investigating repayment ability pursuant to Article 13-6-6 of the Enforcement Regulations of the Banking Act; the same shall apply hereinafter).

- If the Bank has used its affiliated personal credit information institutions concerning the Application, the Joint Guarantor understands and agrees that the Japanese Bankers Association's Personal Credit Information Center (hereinafter, "KSC") and Japan Credit Information Reference Center Corp. (hereinafter, "JICC") will register the date of such use and the details of the Application for a period not exceeding one year from the date of registration at KSC and for a period of up to six months from the date of an inquiry at JICC, and that the members of such institutions and the members of their partner personal credit information institutions may use the said information for making decisions on their own credit transactions.
- The Joint Guarantor understands and agrees that the Bank's affiliated personal credit information institutions may register Personal Information provided in the table below (including its history) and that members (including the Bank) of such institutions or members of partner personal credit information institutions of such institutions may use such information for making decisions on their own credit transactions.
- The Joint Guarantor understands and agrees that personal credit information institutions and their members may mutually provide or use Personal Information provided in the table below for maintaining its accuracy and timeliness, handling complaints, and for personal credit information institutions to monitor the members' compliance with rules, thereby ensuring the protection and appropriate use of Personal Information, to the extent required for such operations.
- The personal credit information institutions in the preceding four Paragraphs mean those listed below. Please check the website of each institution for their membership requirements, the names of members and other information. The personal credit information institutions disclose information that is registered to them (the Bank is not authorized to disclose it).

[Information Registered and Registration Period]

Japanese Bankers Association's Personal Credit Information Center	
Information registered	Registration period
Obligor information including name, date of birth, address (including whether there has been any non-arrival of mail), telephone number and employer details	Period when any of the following information is registered
Contract details including loan amount, disbursement date, and maturity, and repayment status (including information on arrears, payment in subrogation, compulsory collection procedures, cancellation or full repayment, if any)	During the contract period or period not exceeding five years from the termination date of contract (or from the full repayment date if full repayment is not yet made)
Date when the Bank used its affiliated personal credit information institution and the details of the Contract or Application	Period not exceeding one year from the said date of use
Information on dishonored bills and so forth	Period not exceeding six months from the day a bill and so forth is dishonored for the first time; if the obligor is suspended from transactions, period not exceeding five years from the day the obligor is suspended from transactions
Information in official gazettes	Period not exceeding ten years from the day a decision is made to commence bankruptcy and other similar procedures
Fact that a complaint has been received concerning registered information and an investigation is underway	Period during the relevant investigation
Information reported by the obligor including the loss, theft of identification documents, or self-control of loan	Period not exceeding five years from the day the obligor made a report

Article 5 (Disclosing and Correcting Personal Information)

- The Joint Guarantor may request notification of purpose of use, disclosure, correction, discontinuation of use or discontinuation of provision to third parties (hereinafter, "Disclosure and Correction") concerning Personal Information of the Joint Guarantor collected by the Bank and the personal credit information institutions provided in Article 4 herein.
- The procedures for requesting Disclosure and Correction to the Bank are provided on the Bank's website (<http://www.shinseibank.com>).
- If it is found that any detail of Personal Information is incorrect through the disclosure by the Bank pursuant to Paragraph 1 of this Article, the Bank shall promptly correct or delete such detail.
- To make requests of Disclosure and Correction to personal credit information institutions, please contact the relevant personal credit information institutions listed in Article 4.

Article 6 (Actions to Be Taken in Case of Non-Agreement)

The Joint Guarantor understands and accepts that, if the Joint Guarantor does not wish to disclose necessary information requested in the Application or does not agree to all or part of any of the provisions of this Agreement the Bank may decline the Application or the conclusion of the Contract.

2. Agreement Concerning Representation and Warranty of Not Being Anti-Social Forces

- The Joint Guarantor represents and warrants that the Joint Guarantor is not, and shall never be, an organized crime group, a member of an organized crime group, a person who ceased to be a member of an organized crime group in the last five years, an associate of an organized crime group, a company associated with an organized crime group, a corporate racketeer, a social, political or other movement racketeer, a special intelligence violence group, or others similar to the foregoing (hereinafter, collectively referred to as "Boryokudan"), that the Joint Guarantor does not fall under any of (a) to (e) in 1 below, and that the Joint Guarantor does not engage in, or cause a third party engage in, any of the actions in (a) to (e) in 2 below, and that the Joint Guarantor does not fall under any of (a) to (c) in 3.
- (a) Have a relationship with a Boryokudan where such Boryokudan controls the management of the Joint Guarantor
 (b) Have a relationship with a Boryokudan where such Boryokudan is in practice involved in the management of the Joint Guarantor
 (c) Have a relationship with a Boryokudan where the Joint Guarantor willfully uses such Boryokudan for the purpose of obtaining unjust gains for the Joint Guarantor or a third party or for the purpose of inflicting damage to a third party

[Bank's Affiliated Personal Credit Information Institutions]

<ul style="list-style-type: none"> Japanese Bankers Association's Personal Credit Information Center https://www.zenginkyo.or.jp/pcic/ TEL 03-3214-5020 Japan Credit Information Reference Center Corp. https://www.jicc.co.jp/ TEL 0570-055-955
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[Personal Credit Information Institutions in Alliance with the Bank's Affiliated Personal Credit Information Institutions]

<ul style="list-style-type: none"> Credit Information Center https://www.cic.co.jp/ TEL 0570-666-414

Japan Credit Information Reference Center Corp	
Information registered	Registration period
Information for identifying the obligor (e.g., name, date of birth, gender, address, telephone number, name of employer, telephone number of employer, driver's license number)	Period when any of the following information is registered
Information concerning contract details (e.g., contract type, contract date, loan drawdown date, contract amount, amount loaned, and amount guaranteed); and Information on repayment status (e.g., payment date, scheduled payment date, loan balance, full repayment date, arrears, arrears resolved)	During the contract term and period not exceeding five years from the termination date of contract (or from the full repayment date if full repayment is not yet made)
Information concerning transactions (e.g., debt collection, debt rearrangement, performance of guarantees, compulsory termination, petition for commencement of bankruptcy proceedings, assignment of claims)	Period not exceeding five years from the date of occurrence of any of the facts in the left-hand column
Arrearage information	During the arrearage continuation period
Information concerning the clearing its arrearage and the assignment of claims	Period not exceeding one year from the date of occurrence of the clearance and assignment
Personal information based on the applications (e.g., information that identifies the person, application date and type of the requested product)	Period not exceeding six months from application date

However, the foregoing shall not apply to non-agreement concerning the use of Personal Information of the Joint Guarantor for the purposes provided in (10) and (11) and the purposes provided in (12) which is related to (10) and (11) in the Purpose of Use of Personal Information section in Article 1, Paragraph 1 (hereinafter, "Specific Purposes"). In this case, the Bank shall not decline the Application and the conclusion of the Contract on the ground of such non-agreement. The Joint Guarantor may request the Bank to stop using Personal Information of the Joint Guarantor collected by the Bank for Specific Purposes, and the Bank shall, upon receiving such request, take measures to stop using such Personal Information for Specific Purposes thereafter without delay. The procedures to request the Bank to discontinue the use of Personal Information for Specific Purposes are stated on the Bank's website provided in Article 5, Paragraph 2 herein.

Article 7 (Non-conclusion of Contract)

The Joint Guarantor understands and accepts that, even if the Contract is not concluded, information on the fact that the Applicant has made an application under the terms of this Agreement shall be registered to the Bank's affiliated personal credit information institutions for the purpose of investigating the Joint Guarantor's payment ability and shall be used by such institutions and members of their partner personal credit information institutions.

Article 8 (Modification)

The Bank may modify the provisions of this Agreement to the extent necessary pursuant to the procedures prescribed under laws and ordinances.

- (d) Have a relationship with a Boryokudan where the Joint Guarantor provides funds or other benefits to such Boryokudan
 (e) An officer or a person in practice involved in the management of the Joint Guarantor has a relationship with a Boryokudan that is unacceptable in light of social norms.
- (a) Make a threatening demand
 (b) Make an unjustifiable demand that is beyond legal responsibilities
 (c) Use threatening actions or words or violence in connection with transactions
 (d) Spread rumors or use fraudulent means or threats to damage the Bank's credibility or to obstruct the Bank's business operations
 (e) Other acts similar to any of the foregoing
- (a) Persons subject to economic sanctions such as freezing assets
 (b) Person subject to US OFAC sanctions
 (c) Person who violates, or person considered as violation of money laundering, terrorist financing or economic sanction related-laws.