



Please Confirm the Following Before filling in Your Application Form

Different documents are needed depending on your application type. Please confirm your application type from the information below and submit needed documents.

Customers who have a permanent residence visa and who do not have a Joint Income Guarantor

The following document must be submitted:

- ① PowerSmart Home Mortgage Application Form (Page 1 and 2)

Customers who have a permanent residence visa and desire credit screening in conjunction with the income of the Joint Income Guarantor or Customers who do not have a permanent residence visa

Documents related to the scheduled Joint Guarantor must also be submitted.

Please submit the following documents:

- ① PowerSmart Home Mortgage Application Form (Pages 1 and 2)
- ② PowerSmart Home Mortgage Application Form Annex: Joint Guarantor (Page 7)
*Must be filled in by the applicant.
- ③ Consent Form of Joint Guarantor (Pages 9 and 10)
*Must be filled in by the scheduled Joint Guarantor.

Customers applying for Couple Loan

The following documents must be submitted by each applicant:

- ① PowerSmart Home Mortgage Application Form (Pages 1 and 2)
*Signatures of the scheduled Collateral Provider for ❶ on Page 1 and the Collateral Provider for ❶ on Page 2 must be provided by the Couple Loan partner.
- ② PowerSmart Home Mortgage Application Form Annex: Joint Guarantor (Page 7)
*Must be filled in by the applicant.
- ③ Consent Form of Joint Guarantor (Pages 9 and 10)
*Must be filled in by the Couple Loan partner.

Attention

- Page 1 of PowerSmart Home Mortgage Application Form must be resubmitted if it has corrections. Please fill in the Form again if the Form has writing errors.
- Please provide your official name provided in your identification documents such as the residence card. Nicknames are not accepted.
- Please provide information by checking the examples.

① PowerSmart Home Mortgage Application Form

The image shows two pages of the PowerSmart Home Mortgage Application Form. Page 1/12 contains personal information, marital status, and loan details. Page 2/12 contains employment history, income details, and collateral information. Red boxes highlight specific fields like 'Applicant's Name', 'Date of Application', and 'Applicant's Signature'.

【Must be filled in by the applicant】

Writing errors in the red frame are not accepted. The Form needs to be filled in from scratch.

Provide the official name provided in identification documents such as the residence card.

The section for the scheduled Collateral Provider and the section for Collateral Provider must be filled in by the Collateral Provider or the Couple Loan partner.

② PowerSmart Home Mortgage Application Form Annex: Joint Guarantor

The image shows Page 7/12 of the PowerSmart Home Mortgage Application Form Annex: Joint Guarantor. It includes sections for 'Applicant's Signature', 'Joint Guarantor's Information', and 'Joint Income Information'. Red boxes highlight the 'Applicant's Signature' and 'Joint Guarantor's Name' fields.

【Must be all filled in by the applicant】

Provide the official name provided in identification documents such as the Certificate of residence.

A signature of the applicant must be provided in "Applicant's signature". Provide the joint guarantor's name or the Couple Loan partner's name in "Joint Guarantor's Name".



③ Consent Form of Joint Guarantor

The image shows two pages of the Consent Form of Joint Guarantor. Page 9/12 contains the 'Consent Form of Joint Guarantor' and 'Agreement on the Handling of Personal Information'. Page 10/12 contains 'Agreement on Provision of Personal Information to Third Parties', 'Agreement on Collection and Provision of Personal Information', and 'Agreement on Collection and Provision of Personal Information to Third Parties'. Red boxes highlight the 'Joint Guarantor's Name' and 'Applicant's Name' fields.

【Must be all filled in by the Joint Guarantor or the Couple Loan partner】

Provide the official name provided in identification documents such as the residence card.

A signature of the Joint Guarantor or the Couple Loan partner must be provided in "Joint Guarantor's signature". Provide the applicant's name in "Applicant's Name".

- 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.sbishinseibank.co.jp).
- 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, Please fill all items in . The items in must be filled when applicable. Please tick applicable boxes .

Confirmation and Agreement

To SBI 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 PowerFlex] as follows and [1. Agreement on the Handling of Personal Information] [2. Agreement Concerning Representation and Warranty of Not Being Anti-Social Forces, etc.] [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 SBI Shinsei Bank's home mortgage partner company, please make sure that you write the Home Mortgage Partner Company code on the right of the Employer Address. 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 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 PowerFlex] (If the applicant does not have an existing PowerFlex Account.)

- The applicant acknowledges and agrees with all the matters of the Bank's PowerFlex policy (www.sbishinseibank.co.jp) and 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 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.

You cannot revise your signature.

If you do not have a PowerFlex account currently, the signature you have provided will be the signature registered for the PowerFlex account once the account is opened with this application form. If you wish to register your seal, changing from signature to seal will be accepted after your account is opened. If you already have a PowerFlex account, please provide your signature even if you have registered your seal at the time of opening the account. In this case, your registered seal or signature will not be changed.

Applicant's Signature	Collateral provider's Signature
If you have an existing PowerFlex Account, please write the Account Number.	* Anyone who is(are) scheduled to provide collateral to secure this loan must sign here.

Do you wish for pre-screening? Yes No No pre-screening will be conducted for an application for refinancing or renovation funds, as a general rule.

Applicant

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	<input checked="" type="checkbox"/> Male <input checked="" type="checkbox"/> Female	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)	Address	Postal code - -
Length you have lived in the current address	years months	Current Residence	<input checked="" type="checkbox"/> Owner-occupier <input checked="" type="checkbox"/> Owned by family (including a dormitory, company accommodation and accommodation for public officers)
Home Phone Number	- -	Mobile Phone Number	- -
Residents	Spouse: <input checked="" type="checkbox"/> Yes / <input checked="" type="checkbox"/> No, Child: (), Other: ()	Total (Including the applicant):	()

Loan Details

Desired Loan Amount	yen	Repayment using bonus	yen
Loan Term	years	Borrowing Date	(MM/DD/YYYY) / /
Interest Rate type	<input checked="" type="checkbox"/> Floating (reviewed semi-annually) <input checked="" type="checkbox"/> Initially Fixed <input checked="" type="checkbox"/> Long-term Fixed <input checked="" type="checkbox"/> Step-down Long-term Fixed	Purpose of Finance	<input checked="" type="checkbox"/> Purchase a new property <input checked="" type="checkbox"/> Purchase a secondhand property <input checked="" type="checkbox"/> Refinance a current home mortgage <input checked="" type="checkbox"/> Construct a new house (if you already own land) <input checked="" type="checkbox"/> Renovation
Property Type	<input checked="" type="checkbox"/> Detached house <input checked="" type="checkbox"/> Apartment	Selling and buying	Do you plan to sell your current residence before (or at the same time as) purchasing a new residence? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Address	Postal code - -	Lot area	. m ²
Total floor area (for a detached house) OR occupied space (for an apartment or housing complex)	. m ²	Funding Plan	The same amount must be provided for E and J.
(Scheduled) date of purchase	(MM/DD/YYYY) / /	Number of Collateral Provider	

Applicant	Occupation	<input checked="" type="checkbox"/> Company representative <input type="checkbox"/> Company executive <input type="checkbox"/> Company employee <input type="checkbox"/> Public officer <input type="checkbox"/> Sole proprietor <input type="checkbox"/> Licentiate <input checked="" type="checkbox"/> Doctor <input checked="" type="checkbox"/> Dentist <input type="checkbox"/> Freelancer <input checked="" type="checkbox"/> Contract employee <input checked="" type="checkbox"/> Temporary worker/Part-timer <input type="checkbox"/> Other ()										
	Employer				Name of the company you are seconded to			If you are currently seconded to a company, please provide the name of the company.				
	Employer Address	Postal code —			If your employer is SBI 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.							
	Office Phone Number	— —			Division							
	Industry	<input checked="" type="checkbox"/> Agriculture <input type="checkbox"/> Forestry <input type="checkbox"/> Fishing <input type="checkbox"/> Mining <input type="checkbox"/> Construction <input type="checkbox"/> Manufacturing <input type="checkbox"/> Utility <input checked="" type="checkbox"/> Telecommunications <input type="checkbox"/> Transportation <input type="checkbox"/> Wholesale/retail <input type="checkbox"/> Finance/Insurance <input type="checkbox"/> Real estate <input checked="" type="checkbox"/> Restaurant/Accommodation <input checked="" type="checkbox"/> Medical/Welfare service <input type="checkbox"/> Public service <input checked="" type="checkbox"/> Education/education support <input checked="" type="checkbox"/> Compound services <input type="checkbox"/> Other service <input type="checkbox"/> Other ()										
	Capital stock of the employer	yen			Number of employees of the employer							
	Time of establishment of the employer	(MM/DD/YYYY) / /			Employer's classification <input checked="" type="checkbox"/> Listed <input type="checkbox"/> Private <input checked="" type="checkbox"/> Other (government office, hospital/clinic, sole proprietor, etc.)							
	Length of Employment	years		months		Date you plan to return to work			Must be filled if you are on leave. (MM/YYYY) /			
	Previous Employers	Company name		Employment period (month/year)		Annual Income	Expected income		Last year		Year before last	
		(Current employer)		From /			Salary income (fixed)	yen		yen		yen
		From /		Salary income (annual pay)	yen		yen		yen			
		to /		Salary income (performance-based)	yen		yen		yen			
		From /		Business income	yen		yen		yen			
		to /		Real estate income	yen		yen		yen			
		From /		Total	yen		yen		yen			
		to /		(Tax return)			<input type="checkbox"/> Submitted <input type="checkbox"/> Not Submitted		<input type="checkbox"/> Submitted <input type="checkbox"/> Not Submitted			
Borrowing status	Type of loan	Contract date (MM/DD/YYYY)		Lender	Initial loan Amount	Current Balance	Annual repayment Amount	Plan to repay in full				
	Home mortgage	/ /			yen	yen	yen	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Target for refinancing				
		/ /			yen	yen	yen	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Target for refinancing				
		/ /			yen	yen	yen	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Target for refinancing				

! 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		<input checked="" type="checkbox"/> Parent <input 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				
	Date of birth	(MM/DD/YYYY) / /			Age	years old		Sex	<input checked="" type="checkbox"/> Male <input checked="" type="checkbox"/> Female		
	Address	Postal code —			Home Phone Number		—		—		
				Mobile Phone Number		—		—			

Collateral Provider 2	Name				Relationship to Applicant		<input type="checkbox"/> Parent <input type="checkbox"/> Parent-in-law <input type="checkbox"/> Spouse <input type="checkbox"/> Child (including an adopted child) <input type="checkbox"/> Spouse of a child <input type="checkbox"/> Fiancé/Fiancée (with a plan to marry the Applicant before the signing of the contract) <input type="checkbox"/> Other				
	Date of birth	(MM/DD/YYYY) / /			Age	years old		Sex	<input type="checkbox"/> Male <input type="checkbox"/> 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 three 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
<input type="text"/>		<input type="text"/>

Note	<input type="text"/>
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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.

Applicant Signature

The Applicant is required to sign here. If you have made errors, please use a new application form.

Name

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

Country of Current Residence

Make sure to tick the box if your country of residence is Japan only.

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.

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.

Desired Loan Amount/Loan Term/Borrowing Date/Interest Rate Type

The desired loan amount, loan period and interest rate type may be reviewed later. So please make sure to provide those you are considering at this point. The desired loan amount must be between 5 million yen and 300 million yen (in units of 100,000 yen). If you wish to repay using your bonus, please provide the desired amount of the repayment using your bonus up to 40% of the loan amount. Please provide "0" if you do not wish to repay using your bonus. The loan period must be between 5 years and 35 years (in units of a year). For the borrowing date, please provide the date when the property will be transferred to you if you are purchasing a property. If you are refinancing your loan, please provide the date more than one and a half months after the date of application.

PowerSmart Home Mortgage Application Form Ver. 36 Date of application (MM/DD/YYYY) XX / XX / 20XX Page 1/12

and PowerFlex Application Form and Report on a Party Starting Specified Transactions

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.sbinshinsei.co.jp).

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, Please fill all items in []. The items in [] must be filled when applicable. Please tick applicable boxes [].

Confirmation and Agreement

To SBI 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 PowerFlex] as follows and [Agreement on the Handling of Personal Information] [Agreement Concerning Representation and Warranty of Not Being Anti-Social Forces, etc.] [Confirmation and Agreement Concerning Address Change Procedure of PowerFlex Account after Disbursement] provided on Pages 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]
 ① 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.
 ② 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.
 ③ 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.
 ④ 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.
 ⑤ If your employer is SBI Shinsei Bank's home mortgage partner company, please make sure that you write the Home Mortgage Partner Company code on the right of the Employer Address. 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.)
 ⑥ The Applicant confirms that 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 PowerFlex] (If the applicant does not have an existing PowerFlex Account)
 ① The applicant acknowledges and agrees with all the matters of the Bank's PowerFlex policy (www.sbinshinsei.co.jp) and 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.
 ② 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 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.

You cannot revise your signature.
 You do not have a PowerFlex account currently, the signature you have provided will be the signature registered for the PowerFlex account once the account is opened with this application form. If you wish to register your seal, changing from signature to seal will be accepted after your account is opened. If you already have a PowerFlex account, please provide your signature even if you have registered your seal at the time of opening the account. In this case, your registered seal or signature will not be changed.

Applicant's Signature **Taro Shinsei** Collateral provider's Signature
 ① **Ichiro Nihonbashi**
 ② **Hanako Nihonbashi**

If you have an existing PowerFlex Account, please write the Account Number. **400 - XXXXXXXX**

Do you wish for pre-screening? Yes No No pre-screening will be conducted for an application for refinancing or renovation funds, as a general rule.

Applicant

Name Last Name **Shinsei** First Name **Taro** Middle Name
 Katakana (if known) 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 (If you do not tick this box, you will not be able to open an account.) Nationality Japan Other than Japan (with a permanent resident visa of Japan)
 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)
 Postal code **223 - 1234** Length you have lived in the current address **5** years **0** months
 Address **MAISON HIYOSHI 101, XXX HIYOSHI HONCHO, KOHOKU-KU, YOHOHAMA CITY, KANAGAWA** Current Residence Owner-occupier Owned by family (including a dormitory, company accommodation) and accommodation for public officers
 Leased property Other (*)
 Home Phone Number **045 - 123 - XXXX** Mobile Phone Number **090 - 1234 - XXXX**
 Residents Spouse: Yes / No, Child: (**1**), Other: (**0**) Total (Including the applicant): (**3**)

Loan Details

Desired Loan Amount **35,000,000** yen Repayment using bonus **10,000,000** yen
 Loan Term **25** years Borrowing Date (MM/DD/YYYY) **X / X / 20XX**
 Interest Rate type Floating (reviewed semi-annually) 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**

Lot area (Not required for an apartment or housing complex) . m
 Total floor area (for a detached house) or occupied space (for an apartment or housing complex) **88.88** m²
 (Scheduled) date of purchase (MM/DD/YYYY) **X / X / 20XX**

Funding Plan The same amount must be provided for E and J.
 A: Purchase price (Land) **0** yen F: Desired loan amount (Applicant) **35,000,000** yen
 B: Purchase price (building) **45,000,000** yen G: Desired loan amount (Couple Loan) **0** yen
 C: Additional costs **2,000,000** yen H: Own funds **12,000,000** yen
 D: Renovation costs **0** yen I: () **0** yen
 E: Total (A+B+C+D) **47,000,000** yen J: Total (F+G+H+I) **47,000,000** yen
 Number of Collateral Provider **2**

No.8088-E 24.01 [2312011]

Property Details-Address

Please provide the address of the target residence including its postal code and prefecture.

PowerFlex Account

PowerFlex Account is necessary for the repayment of the loan. If you do not have the PowerFlex Account, you will obtain 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 replace the Applicant Signature with your seal after your account is opened.)

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).

For inquiries, please contact

PowerCall
(for Home Mortgages) 0120-456-515
 weekdays* 9AM - 5PM
 *except bank holidays during year-end/new year (12/31-1/3)

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

Occupation	<input type="checkbox"/> Company representative <input type="checkbox"/> Company executive <input checked="" type="checkbox"/> Company employee <input type="checkbox"/> Public officer <input type="checkbox"/> Sole proprietor <input type="checkbox"/> Licentiate <input type="checkbox"/> Doctor <input type="checkbox"/> Dentist <input type="checkbox"/> Freelancer <input type="checkbox"/> Contract employee <input type="checkbox"/> Temporary worker/Part-timer <input type="checkbox"/> Other ()		
Employer	POWER SHOKUJIN CO.LTD Name of the company you are seconded to: _____ <small>If you are currently seconded to a company, please provide the name of the company.</small>		
Employer Address	Postal code 145 - 0071	X-X-X DENEN CHOFU, OTA-KU, TOKYO <small>If your employer is SBI 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. X X X X</small>	
Office Phone Number	03 - 1234 - XXXX	Division	Sales Department
Industry	<input type="checkbox"/> Agriculture <input type="checkbox"/> Forestry <input type="checkbox"/> Fishing <input type="checkbox"/> Mining <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Manufacturing <input type="checkbox"/> Utility <input type="checkbox"/> Telecommunications <input type="checkbox"/> Transportation <input type="checkbox"/> Wholesale/retail <input type="checkbox"/> Finance/Insurance <input type="checkbox"/> Real estate <input type="checkbox"/> Restaurant/Accommodation <input type="checkbox"/> Medical/Welfare service <input type="checkbox"/> Public service <input type="checkbox"/> Education/education support <input type="checkbox"/> Compound services <input type="checkbox"/> Other service ()		
Capital stock of the employer	10,000,000,000 yen	Number of employees of the employer: 1,000	
Time of establishment of the employer	(MM/DD/YYYY) 4 / 1 / 2000	Employer's classification: <input checked="" type="checkbox"/> Listed <input type="checkbox"/> Private	
Length of Employment	5 years 0 months	Date you plan to return to work: (MM/YYYY) / /	
Previous Employers	Company name	Employment period (month/year)	Annual Income
	(Current employer)	From XX / 20XX to XX / 20XX	Expected income Last year Year before last
	FLEX TRADING COLTD	From XX / 20XX to XX / 20XX	Salary income (fixed) yen 7,600,000 yen yen
	POWER PUBLICATIONS	From XX / 20XX to XX / 20XX	Salary income (annual pay) yen yen yen
		From / / to / /	Salary income (performance-based) Business income Real estate income Total (Tax return)
Borrowing status	Type of loan	Contract date (MM/DD/YYYY)	Lender
	Home mortgage	/ /	ABC BANK
	CAR PURCHASE	XX/XX/20XX	
		Initial loan Amount	Current Balance
		1,500,000 yen	550,000 yen
		Annual repayment Amount	Plan to repay in full
		320,000 yen	Target for refinancing

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

Collateral Provider ①	Name	Nihonbashi Ichiro	
	Date of birth (MM/DD/YYYY)	XX / XX / 19XX	Age XX years old Sex <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female
	Address	Postal code 157 - 0073	Home Phone Number 03 - 3416 - XXXX Mobile Phone Number 090 - 3456 - XXXX
Collateral Provider ②	Name	Nihonbashi Hanako	
	Date of birth (MM/DD/YYYY)	XX / XX / 19XX	Age XX years old Sex <input type="checkbox"/> Male <input checked="" type="checkbox"/> Female
	Address	Postal code 157 - 0073	Home Phone Number 03 - 3416 - XXXX Mobile Phone Number 090 - 5678 - XXXX

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 three 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: _____

SBI SHINSEI BANK No.8088-E 24.01 2312011

If you have currently joined SBI 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 PowerCall (for Home Mortgages).

To customers who changed their employer in the year of the application or the previous year of the application
 Please provide the amount of ①, ② or ③.
 ① Your annual income provided in your employment contract
 ② Your annual income provided in the "Proof of Expected Annual Income" issued by your current employer
 ③ Your expected annual income calculated using your salary statements and bonus proof, etc. that have been issued by your current employer

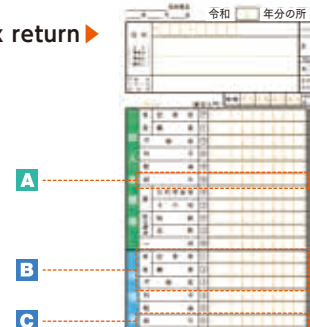
If you are a company employee, public officer or company executive
 Please write down the amount of income you received last year.
 [If you have submitted a tax return]
 In addition to the amount of "Salary" in "Amount of Income" in the tax return form, please write down "Business" (e.g. business, agriculture)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

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

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."

Tax return ▶



A
B
C

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). The purposes include actions taken depending on the hobbies, preferences and credit level of customers such as advertisements and credit decisions estimated by analyzing customer Personal Information such as transaction history, website view history and other information such as behavior history and information obtained through sharing of Personal Information.

[Personal Information]

- Attributes such as name, age, date of birth, address, telephone number, email address, 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 bond issuing 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 SBI Shinsei Bank Group" listed on the Bank's website (<https://www.sbishinseibank.co.jp>).
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 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 (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 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]

- | |
|--|
| <p>■ Japanese Bankers Association's Personal Credit Information Center
 https://www.zenginkyo.or.jp/pcic/ TEL 03-3214-5020</p> |
| <p>■ Japan Credit Information Reference Center Corp.
 https://www.jicc.co.jp/ TEL 0570-055-955</p> |

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

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

[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 in official gazettes	Period not exceeding seven 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 person (e.g., name, date of birth, gender, address, telephone number, work address, work telephone number and driver's license number)	While contract-related information, etc. is registered
Details of contract (e.g., type of contract, contract date, borrowing loan date, borrowing contract amount, guarantee amount, and final repayment due date) and repayment status (e.g., repayment date, scheduled repayment date, the amount of balance, pay-off date, and delinquency and cured delinquency)	During the contract term and up to five years from the date of termination of the contract
Information on actual transactions (e.g., debt collection, adjustment of debts, implementation of guarantee, compulsory cancellation, filing for bankruptcy and loan transfers)	During the contract term and up to five years from the date of termination of the contract (for information related to a loan transfer, up to one year from the occurrence date of the fact)
Information related to applications for loan agreements (e.g., name, date of birth, telephone number, driver's license number, information that identifies the person and application date and type of product applied for)	Up to six months from the inquiry 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.sbshinsei.co.jp>).
- 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 Person-

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

■ 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

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.

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 with 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.

al 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.

- (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 to be in violation of money laundering, terrorist financing or economic sanction related-laws.

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 January 4, 2023, SBI 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, etc.

■ 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 related 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.

1. Hold a financial instruments brokerage account
2. Use a tax-free small deposit system (Maruyuu)
3. 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 SBI 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 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

Nationality

Japanese

Non-Japanese (Permanent Resident)

Non-Japanese (Non-Permanent Resident)

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

Address

Postal code

—

Home Phone Number

—

—

Mobile Phone Number

—

—

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

Occupation

Company representative

Company executive

Company employee

Public officer

Sole proprietor

Licentiate

Doctor

Dentist

Freelancer

Contract employee

Temporary worker/Part-timer

Other ()

Employer

Name of the company you are seconded to

If you are currently seconded to a company, please provide the name of the company.

Employer Address

Postal code

—

Office Phone Number

—

—

SBI Shinsei Bank will verify your employment by contacting your employer.

Division

Industry

Agriculture

Forestry

Fishing

Mining

Construction

Manufacturing

Utility

Wholesale/retail

Finance/Insurance

Real estate

Restaurant/Accommodation

Medical/Welfare service

Public service

Education/education support

Compound services

Other service

Other ()

Capital stock of the employer

yen

Number of employees of the employer

Time of establishment of the employer

(MM/DD/YYYY)

/

/

Employer's classification

Listed

Private

Other (government office, hospital/clinic, sole proprietor, etc.)

Length of Employment

years

months

Date you plan to return to work

Must be filled if you are on leave. (MM/YYYY)

/

Previous Employers

Company name

Employment period (month/year)

(Current employer)

From /

to /

From /

to /

From /

to /

From /

to /

Annual Income

Salary income (fixed)

Expected income

Last year

Year before last

yen

yen

yen

yen

Salary income (annual pay)

yen

yen

yen

Salary income (performance-based)

yen

yen

yen

Business income

yen

yen

yen

Real estate income

yen

yen

yen

Total

yen

yen

yen

(Tax return)

Submitted

Not Submitted

Submitted

Not Submitted

Borrowing status

Type of loan

Contract date (MM/DD/YYYY)

Lender

Initial loan Amount

Current Balance

Annual repayment Amount

Plan to repay in full

Home mortgage

/

/

yen

yen

yen

yen

Yes No Target for refinancing

/

/

yen

yen

yen

yen

Yes No Target for refinancing

/

/

yen

yen

yen

yen

Yes No Target for refinancing

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 SBI 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 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.

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

Nationality

Japanese

Non-Japanese (Permanent Resident)

Non-Japanese (Non-Permanent Resident)

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

Address

Postal code **223 - 1234**

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

Home Phone Number

045 - 123 - XXXX

Mobile Phone Number

080 - 9876 - XXXX

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

Occupation

Company representative

Company executive

Company employee

Public officer

Sole proprietor

Licentiate

Doctor

Dentist

Freelancer

Contract employee

Temporary worker/Part-timer

Other ()

Employer

POWER SHOKUHIN CO, LTD

Name of the company you are seconded to

If you are currently seconded to a company, please provide the name of the company.

Employer Address

Postal code **145 - 0071**

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

Office Phone Number

03 - 1234 - XXXX

SBI Shinsei Bank will verify your employment by contacting your employer.

Division

accounting department

Industry

Agriculture

Forestry

Fishing

Mining

Construction

Manufacturing

Utility

Telecommunications

Transportation

Wholesale/retail

Finance/Insurance

Real estate

Restaurant/Accommodation

Medical/Welfare service

Public service

Education/education support

Compound services

Other service

Other ()

Capital stock of the employer

10,000,000,000 yen

Number of employees of the employer

1,000

Time of establishment of the employer

(MM/DD/YYYY) **4 / 1 / 2000**

Employer's classification

Listed

Private

Other (government office, hospital/clinic, sole proprietor, etc.)

Length of Employment

1 years

3 months

Date you plan to return to work

Must be filled if you are on leave. (MM/YYYY) /

Previous Employers

Company name

Employment period (month/year)

(Current employer)

From **2 / 2XX8**

XX shoji

From **4 / 2XX3**

to **12 / 2XX7**

Annual Income

Salary income (fixed)

Expected income

Last year

Year before last

yen

4,500,000 yen

yen

Salary income (annual pay)

yen

yen

yen

Salary income (performance-based)

yen

yen

yen

Business income

yen

yen

yen

Real estate income

yen

yen

yen

Total

(Tax return)

Borrowing status

Type of loan

Contract date (MM/DD/YYYY)

Lender

Initial loan Amount

Current Balance

Home mortgage

/ /

yen

/ /

yen

/ /

yen

Any question, please contact
Power Call

(for Home Mortgage)

0120-456-515

weekdays* 9AM - 5PM

*except bank holidays during year-end/new year (12/31-1/3)

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 SBI 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 SBI 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, etc.* 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). The purposes include actions taken depending on the hobbies, preferences and credit level of customers such as advertisements and credit decisions estimated by analyzing customer Personal Information such as transaction history, website view history and other information such as behavior history and information obtained through sharing of Personal Information.

- [Personal Information]
- Attributes such as name, age, date of birth, address, telephone number, email address, 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 bond issuing 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]
- To process applications for financial products and services; for instance, to open accounts for various financial products
 - 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
 - To manage ongoing transactions; for instance, to manage due dates for deposit and loan transactions
 - To make decisions on loan applications, continuance of loans and so forth
 - To make decisions on the appropriateness of financial products and services in light of the principle of suitability and so forth
 - 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
 - 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
 - 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
 - To research and develop financial products and services through market research, data analyses and surveys
 - To make proposals on financial products and services; for instance, to send out direct mail
 - To promote products and services of partner companies and so forth
 - For joint use of personal information in accordance with "Personal Data Sharing by the SBI Shinsei Bank Group" listed on the Bank's website (<https://www.sbishinseibank.co.jp>).
 - To terminate transactions and handle proceedings required after termination
 - 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 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 (also to confirm the residential address after the conclusion of the Contract).

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

- If the Contract is an affiliated loan with a corporate or other similar entity or concluded through 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.
- 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.
- 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.
- 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.
- 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 in official gazettes	Period not exceeding seven 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 (<https://www.sbshinseibank.co.jp>).
- 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, etc.

- 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 person (e.g. name, date of birth, gender, address, telephone number, work address, work telephone number and driver's license number)	While contract-related information, etc. is registered
Details of contract (e.g., type of contract, contract date, borrowing loan date, borrowing contract amount, guarantee amount, and final repayment due date) and repayment status (e.g., repayment date, scheduled repayment date, the amount of balance, pay-off date, and delinquency and cured delinquency)	During the contract term and up to five years from the date of termination of the contract
Information on actual transactions (e.g., debt collection, adjustment of debts, implementation of guarantee, compulsory cancellation, filing for bankruptcy and loan transfers)	During the contract term and up to five years from the date of termination of the contract (for information related to a loan transfer, up to one year from the occurrence date of the fact)
Information related to applications for loan agreements (e.g., name, date of birth, telephone number, driver's license number, information that identifies the person and application date and type of product applied for)	Up to six months from the inquiry 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 to be in 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 SBI 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 SBI 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, etc.* 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)

XX / XX / 20XX

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

Applicant's Name

(Last Name)

(First Name)

(Middle 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). The purposes include actions taken depending on the hobbies, preferences and credit level of customers such as advertisements and credit decisions estimated by analyzing customer Personal Information such as transaction history, website view history and other information such as behavior history and information obtained through sharing of Personal Information.

[Personal Information]

- Attributes such as name, age, date of birth, address, telephone number, email address, 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 bond issuing 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]

- To process applications for financial products and services; for instance, to open accounts for various financial products
- 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
- To manage ongoing transactions; for instance, to manage due dates for deposit and loan transactions
- To make decisions on loan applications, continuance of loans and so forth
- To make decisions on the appropriateness of financial products and services in light of the principle of suitability and so forth
- 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
- 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
- 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
- To research and develop financial products and services through market research, data analyses and surveys
- To make proposals on financial products and services; for instance, to send out direct mail
- To promote products and services of partner companies and so forth
- For joint use of personal information in accordance with "Personal Data Sharing by the SBI Shinsei Bank Group" listed on the Bank's website (<https://www.sbishinseibank.co.jp>).
- To terminate transactions and handle proceedings required after termination
- 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 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 (also to confirm the residential address after the conclusion of the Contract).

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

- If the Contract is an affiliated loan with a corporate or other similar entity or concluded through 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.
- 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.
- 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.
- 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.
- 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 in official gazettes	Period not exceeding seven 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 (<https://www.sbishinseibank.co.jp>).
- 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, etc.

- 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 person (e.g., name, date of birth, gender, address, telephone number, work address, work telephone number and driver's license number)	While contract-related information, etc. is registered
Details of contract (e.g., type of contract, contract date, borrowing loan date, borrowing contract amount, guarantee amount, and final repayment due date) and repayment status (e.g., repayment date, scheduled repayment date, the amount of balance, pay-off date, and delinquency and cured delinquency)	During the contract term and up to five years from the date of termination of the contract
Information on actual transactions (e.g., debt collection, adjustment of debts, implementation of guarantee, compulsory cancellation, filing for bankruptcy and loan transfers)	During the contract term and up to five years from the date of termination of the contract (for information related to a loan transfer, up to one year from the occurrence date of the fact)
Information related to applications for loan agreements (e.g., name, date of birth, telephone number, driver's license number, information that identifies the person and application date and type of product applied for)	Up to six months from the inquiry 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 to be in violation of money laundering, terrorist financing or economic sanction related-laws.