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Handling of Personal Information of Shinsei Bank GoRemit Shinsei Overseas Remittance Service Users

As of December 2015

Personal information and Individual Number (hereinafter the "personal information") of Shinsei Bank GoRemit Shinsei Overseas Remittance Service (hereinafter the "Service") users will be handled as follows. Please read and acknowledge Shinsei Bank's personal information handling policy. Regarding "Basic Policy Concerning Protection of Personal Information" and "Solicitation Policy for Financial Products" of Shinsei Bank, please refer to the Shinsei Bank website.

In accordance with the Act on the Protection of Personal Information (Act No. 57, May 30, 2003) and the Act on the Use of Numbers to Identify a Specific Individual in the Administrative Procedure (Act No. 27, May 31, 2013), the Bank shall use collected customers' "personal information and 'social security and tax numbers' ("Individual Numbers")" (collectively, "Personal Information") for the following operations within the scope required to achieve the following purpose of use.

The Bank shall stipulate the purpose of use specifically for customers' clear understanding of the purpose. For instance, when the Bank asks customers to answer questionnaires, the Bank shall endeavor to limit the purpose of use (e.g., to count and organize questionnaire results) according to the situation.

Description of Operations

- Deposit, domestic exchange, money exchange, loan, foreign exchange and any incidental business thereto;
- Any businesses which banks are permitted under law to conduct such as investment trust sales, insurance sales, stock-broking, trust and bonds and any incidental business thereto; and,
- Any other business which the Bank is permitted to conduct and any incidental business thereto (including business which banks will be permitted to conduct in the future).

Purpose of Use

I. Purposes of Use of Personal Information

Of the Personal Information, the Bank shall use personal information to the extent required to achieve the following purposes of use:

- Acceptance of applications for financial products and services such as opening of accounts for various financial products;
- Confirmation of the identity of customer under the Act on Prevention of Transfer of Criminal Proceeds or confirmation of the eligibility of customers for financial services;
- Management of continuous transactions such as control of due date for deposit and loan transactions;
- Judgment on the appropriateness of financial products and services in light of the principle of suitability, etc.;
- Exercise of right and performance of obligations prescribed in contracts (contract between the Bank and customers and contracts directly or indirectly connected to the Bank's operations) and relevant laws;
- Research and development of financial products and services through market research, data analyses and questionnaires;
- Offering of various information on the financial products and services of the Bank such as dispatch of notice through direct mail;
- Termination of various transactions and post-termination management; and,
- Other, including appropriate and smooth execution of operations for offering financial products and services by the Bank.

II. Purposes of Use of Individual Numbers

Of the Personal Information, the Bank shall use Individual Numbers and personal information incorporating Individual Numbers within the scope required to achieve the purposes of use listed below:

1. Individual Numbers administrative operations for customers
 - Application for and report of the opening of accounts for financial instruments transactions
 - Preparation of statutory documents pertaining to financial instrument transactions
 - Preparation of statutory documents pertaining to life insurance contracts and so forth
 - Preparation of statutory documents pertaining to non-life insurance contracts and so forth
 - Preparation of statutory documents pertaining to trust transactions
 - Preparation of statutory documents pertaining to transactions of gold bullion and so forth
 - Preparation of statutory documents pertaining to overseas remittances and other transactions
 - Application of the tax-free savings system and so forth
 - Operation of the property accumulation system (zaikei) and so forth
 - Preparation of statutory documents pertaining to educational funds management contracts
 - Preparation of statutory documents pertaining to marriage/child rearing funds management contracts
 - Provision of Individual Numbers to book-entry institutions and so forth concerning financial instruments transactions
 - Acceptance of applications for income tax convention
2. Individual Numbers administrative operations for individuals
 - Preparation of payment reports for compensation, fees, contract money, and awards
 - Preparation of payment reports for real estate rentals
 - Preparation of payment reports for remuneration for the acquisition of real estate and so forth
 - Preparation of payment reports for agent commissions for selling/purchasing/lending of real estate and so forth
 - Preparation of payment reports for remuneration paid to nonresidents and so forth for personal services provision business
 - Preparation of payment reports for real estate rentals paid to nonresidents and so forth
 - Preparation of payment reports for industrial property royalties paid to nonresidents and so forth
 - Preparation of payment reports for machine rental fees paid to nonresidents and so forth
 - Preparation of payment reports for salaries, compensation, pensions, and awards paid to nonresidents and so forth
 - Preparation of payment reports for remuneration for the acquisition of real estate paid to nonresidents and so forth
3. Utilization for operations related to the Bank to the extent permissible under laws and regulations
4. If the Bank is entrusted with business by a company or organization and handles the Personal Information of the employees, members, retired employees, and shareholders of such company or organization in the course of business, the Bank shall use their Individual Numbers solely to the extent required to fulfill entrusted operations in accordance with the provisions of the service agreement of each operation.

Regarding Sensitive Information

Pursuant to the Enforcement Regulations of the Banking Act, etc., any special private information such as sensitive information (information which is not open to the public, such as information on race, belief, family origin, registered domicile, healthcare record or criminal record and so on) shall not be used for any purpose other than those deemed necessary for the appropriate management of operations or otherwise nor shall it be provided to any third party.

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