

Bank of India Japan Branches

Basic Policy concerning Protection of Personal Information and Handling of Personal Information (Privacy Policy)

To become a bank that enjoys the confidence of our customers and become the customers' bank of choice, at this Bank, we observe the Act on Protection of Personal Information (hereinafter "the Act"), relevant laws and ordinances as well as the other standards relating to customers' personal information, comply with the various regulations, etc. of the Bank that relate to personal data protection, and make every effort to conduct appropriate management and maintain accuracy and confidentiality in line with the following rules:

1. Purposes of Acquiring Information

We acquire the personal information of customers with respect to the following operations so that our transactions with customers progress securely and soundly and customers can be provided with better financial products and services. In concrete terms, the information is used for the purposes mentioned below.

Description of Operations:

- (1) Acceptance of deposits, loan of funds, exchange transactions and other businesses incidental to the above
- (2) Other businesses foreign bank branches in Japan are allowed to conduct and businesses incidental to the above (including those may be allowed in future)

Purpose of Use:

- (1) Acceptance of applications for financial products and services such as opening of accounts for various financial products.
- (2) Identification and confirmation of qualification for use of financial services under the Act on Prevention of Transfer of Criminal Proceeds.
- (3) Judgement of appropriateness of provision of financial products and services such as a determination about the presence of fitness.
- (4) Provision of personal information to third parties to the extent required for the appropriate performance of operations such as provision to personal credit information organization of which the Bank is a member upon conducting credit business.
- (5) Management of continuous transactions such as control of due date for deposit and loan transactions.
- (6) Judgement upon application for loans and continuous use of loans, etc.
- (7) Termination of various transactions and post-termination management.
- (8) Exercise of right and performance of obligations prescribed in contracts and relevant laws.
- (9) Appropriate performance of entrusted operations where the whole or any part of the handling of personal information is entrusted to the Bank by other entities.
- (10) Continuous provision of information regarding the Bank such as financial products and services and business result of the Bank, etc.
- (11) Offering of various information on the financial products and services of the Bank such as dispatch of notice through direct mail.
- (12) Market research and research and development of financial products and services through data analyses and questionnaires.
- (13) Management of various items such as fully informing contents of credits and risks which are required for business management.
- (14) Any other purposes for appropriate and smooth performance of the financial products and services offered by the Bank.
- (15) Management of employment within the Bank.

Personal information shall be used within the scope of the purposes of acquisition and shall only be used as far as necessary for carrying out business and shall not be used for the purpose other than the intended purpose.

(Note)

Pursuant to Article 13-6-6 of the Ordinance for Enforcement of the Banking Act, information which is provided by an institution on credit information and that concerns the debt-paying ability of the customer who is in need of funds shall not be used for any purpose other than examination of the debt-paying ability of such customer nor shall it be provided to any third party.

Pursuant to Article 2 Item 3 of the Act on Protection of Personal Information special care-required personal information and the information on trade union membership, lineage or domicile of origin, healthcare or sex life, (hereinafter called "sensitive information") shall not be acquired, used or provided to a third party except for the cases described in the Act for Protection of Personal Information and the FSA guidelines. Sensitive information shall not be used for any purpose other than those stipulated in Article 13-6-7 of the Ordinance for Enforcement of the Banking Act.

2. Types of Information to be Acquired

The most general types of information to be acquired are the address, name, date of birth, sex, and telephone number of the customer. In addition to above, there may be some other types of information necessary when transactions are commenced.

3. Information Acquisition Method

We mainly acquire personal information of a customer by way of an application form to open a new account and other documents, etc. prepared or submitted directly by the customer. Once adequate security measures are taken, customer information may be acquired using mail, and electronic devices such as internet and telephone.

4. Provision of Personal Information to Third Parties

We shall not provide the personal information of customers to any third party without consent of customer except for the following cases

- (1) Cases in which customer's consent is obtained in advance
- (2) Cases applicable to exceptional cases prescribed in the Act (Article 23 para 1)
- (3) Cases in which a person receiving the provision of customer's personal information shall not fall under the third party prescribed in the Act (Article 23 para 5) excluding those where such person is located in a foreign country but the exceptional cases prescribed by the rules of the Personal Information Protection Commission

5. Supervision of Entrusted Parties

When we entrust our operation to a third party in whole or in part we shall check the third party, conclude necessary contract and take measures required under laws and ordinances.

6. Information Management Method

Appropriate measures are constantly taken so that customer information can be kept accurate and up-to-date. In addition, to prevent the loss, destruction, falsification, and leaking, etc. of the personal information of customers, we take appropriate information security measures such as measures against unauthorized access and computer virus countermeasures. In addition, we ensure that any company handling the personal data of customers, etc. on consignment from the Bank also enforces rigorous management.

7. Applications for Disclosure, Correction, or Discontinuation from the Customer

Disclosure and Correction

Unless there is a particular reason, we approve customer requests for the disclosure of their own information after checking that the applicant is the person concerned. In addition, if the information about the customer is inaccurate, we modify it so that it is accurate. For any disclosure and correction

- (1) Please apply at the enquiries desk detailed below.
- (2) Please note that actual costs may be billed for disclosure.

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Discontinuation

If a customer does not want to receive introductory materials by direct mail, telephone, or email, etc., apply at the enquiries desk detailed below. From then on, the Bank shall discontinue handling information of such customer.

8. Customer Enquiries and Complaints:

Please direct all applications relating to the disclosure, correction, and discontinuation of the use of personal information as well as any questions on points that are not clear to the telephone number given below.

9. Personal Information Enquiries Desk

Tokyo Branch:

1F Marunouchi-Nakadori Bldg.
2-2-3 Marunouchi, Chiyoda-ku, Tokyo
Telephone: 03-3212-0911

Osaka Branch:

4F Oak Sakaisuji-Honmachi Bldg.
1-8-12 Honmachi, Chuo-ku, Osaka
Telephone: 06-6261-4035

Reception hours: 9:00 a.m. to 5:00 p.m.

(Excluding weekends, national holidays, and the Year-End/New Year bank holidays)

9. Modifications

The above information may be modified as a result of amendments to the law and/or other reasons. In that case, a notice will be displayed at locations such as in our website and office information desk, etc.

10. Joint Use of Information on Dishonoured Bills and Cheques

The Bank uses the customer's personal data jointly with the following details.

(1) Items of Personal Data under Joint Use

Following is the information under joint use on the drawer of the dishonoured bill or cheque (as for bills of exchange, the underwriter; hereinafter the same shall apply) and the customers who requested for opening a current account.

- ① Name of drawer (in case of a legal entity, its name, the name and title of its representative)
- ② Name of store (*yago*) of the drawer, if any
- ③ Address (in case of a legal entity, its location, including postal code)
- ④ Name of a person requesting for opening of a current account (in case of a legal entity, its name and the name and title of its representative and the name of store (*yago*), if any)
- ⑤ Date of birth
- ⑥ Occupation
- ⑦ Capital stock (only in case of a legal entity)
- ⑧ Type and face amount of the relevant bills and cheques
- ⑨ Whether it is a report of dishonour (first time dishonour) or a report of suspension of bank transactions (order for suspension of business)
- ⑩ Date of clearing (date of presentation)
- ⑪ Paying bank (Branch name/department name)
- ⑫ Presenting bank (Branch name/department name)
- ⑬ Reason for dishonour
- ⑭ Date of order for suspension of transactions
- ⑮ Clearing house in which the paying bank (branch) of dishonoured bills and cheques participates and the bankers association where the relevant clearing house is a member

(Note) In case there are discrepancies between any of the information falling in ① to ③ above described in the relevant bills or cheques and those reported to the paying bank, such information described in the dishonoured bills and cheques shall be included.

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(2) Scope of Joint Users

- ① Clearing house at various locations
- ② Participant financial institutions of such clearing houses.
- ③ The Personal Credit Information Centre established and operated by the Japanese Bankers Association
- ④ Local bankers associations at various locations which are special members of Japanese Bankers Association (including Reference Centres for Suspended Persons of local bankers associations)

(Note) Please refer to the website of Japanese Bankers Association for a list of joint users (List of Clearing Houses in Japan).

(3) Purpose of Use

The information will be used for procurement of the smooth distribution of bills and cheques and for judgement on credit transactions by financial institutions

(4) Name of Person in charge of Management of Personal Data

The bankers association of the area where the clearing house is located to which the paying bank (branch) of the dishonoured bills and cheques participates.

Amended on 31st July 2021