

Covenant Regarding the Handling of Personal Information

The applicant of the Guarantor Consignment Contract or Guarantee of Rental Contract, person(s) to be named as emergency contact(s), and contracting parties (lessee and lessor) (hereinafter collectively referred to as "the Applicant Party") authorizes Japan Housing Trust Co., Ltd. (hereinafter referred to as "the Company") to handle personal information in accordance with this covenant.

Article 1 (Personal Information)

"Personal information" refers to the information below relating to individuals; names and birthdates in that information; and other particular individuals recognizable in descriptions, etc. Also, information regarding particular individuals who can be discerned even in cases when they are unrecognizable by only the said information, but can be easily verified through other information, is included in the definition of "personal information".

- 1) Attributes such as names, genders, birthdates, addresses, telephone numbers, nationalities, occupations, names of workplaces, telephone numbers of work places, and annual income written on the Guarantor Consignment Application Form, Guarantor Consignment Contract, and Guarantee of Rental Contract (including changed information).
- 2) Contract information such as names and locations of rental properties and rent costs in the Guarantor Consignment Contract and Guarantee of Rental Contract.
- 3) Business transaction information such as rent payment conditions in the Guarantor Consignment Contract and Guarantee of Rental Contract.
- 4) Information for identity verification written on documents such as passports and Residence Cards.

Article 2 (Related Personal Information)

The Company also handles the personal information of parties like the emergency contact person(s) and cohabitant(s) related to the Applicant Party in accordance with this covenant.

Article 3 (Purpose of Use of Personal Information)

The purpose of use of the personal information the Company handles is as stated below. Personal information is not used beyond the purpose of use.

- 1) Judgement of whether or not conclusion of the Guarantor Consignment Contract and Guarantee of Rental Contract is possible.
- 2) Conclusion and performance of the Guarantor Consignment Contract and Guarantee of Rental Contract.
- 3) Execution of right of indemnification before and after, based on the Guarantor Consignment Contract.
- 4) Introduction of the Company services and improvement of quality.
- 5) Work as a receiving agent based on consignment from the lessor and proprietary company.
- 6) Performance of other duties that coincide with the business above.

Article 4 (Providing Personal Information to a Third Party)

- 1) The Company does not provide personal information to a third party without obtaining consent beforehand from the individuals in Applicant Party except in instances applicable to those below.
 - a. Cases based on law.
 - b. Cases in which it is difficult to obtain consent from individuals in the Applicant Party, but necessary for the protection of their life, body, or property.
 - c. When it is difficult to obtain consent from individuals in the Applicant Party, but particularly necessary for the improvement of public health or to promote the safe upbringing of children.
 - d. When it is necessary to cooperate with government organizations, local public bodies, or persons entrusted by such to complete tasks designated by law, and there is a risk of interference in completing those tasks by obtaining consent from individuals in the Applicant Party.
- 2) The Applicant Party authorizes the Company to provide the personal information of the Applicant Party to a third party in such cases as below.
 - a. Providing personal information to parties connected to the Applicant Party such as the applicant, lessee, lessor, proprietary company, brokerage company, emergency contact person(s), cohabitant(s), or any other appropriate third party in order to fulfill the purpose of use listed in Article 3.
 - b. Providing personal information to the third party concerned when the Company concludes that the Applicant Party has inflicted loss to that third party.

Article 5 (Scope of Third Parties)

In the cases below, those entrusted with personal information are not considered a third party.

- 1) Cases in which part of or all handling of personal information is entrusted within the scope necessary to complete the Company's purpose of use (the Company takes responsibility for the handling of personal information by the entrusted party).

- 2) Cases in which personal information is provided in business succession such as merging or other events.

Article 6 (Provision of Personal Information to the Company)

The Applicant Party authorizes parties connected to them such as the applicant, lessee, lessor, proprietary company, brokerage company, emergency contact person(s), and cohabitant(s) to provide the personal information of the Applicant Party to the Company for the purpose of use listed in Article 3.

Article 7 (Disclosure/Revision/Suspension of Use, etc. of Personal Information)

- 1) When an individual in the Applicant Party requests the disclosure of their own personal information to themselves, the Company releases the said personal information in its possession to the individual in the Applicant Party without delay in the method specified by the Company. However, if disclosure results in any of the following items, the Company does not disclose any or parts of the personal information by its own judgement.
 - a. Cases in which disclosure might harm the life, body, property, or other rights or interests of individuals in the Applicant Party or a third party.
 - b. Cases in which there is a risk of substantial interference with the proper performance of the Company's business.
 - c. Cases in which it is a violation of the law.
- 2) If the Company finds the content of the personal information the Company has in its possession not to be fact, the Company promptly revises the said information to the most recent information, makes additions, or deletes (hereinafter referred to as "Revisions, etc.") it within the scope necessary to achieve its purpose of use.
- 3) Cases in which the Company uses personal information beyond the scope of its purpose of use, unfairly acquires the personal information or unfairly provides the personal information to a third party, to the request of individuals in the Applicant Party, the Company suspends use of and provision to a third party of that personal information (hereinafter referred to as "Suspension of Use, etc."). However, this does not apply in cases when large expenses are required for Suspension of Use, etc. of that personal information, or other cases when it is difficult to carry out Suspension of Use, etc., and the Company takes necessary alternative measures to protect the rights or interests of individuals in the Applicant Party.

Article 8 (Accuracy of Personal Information)

The Company endeavors to maintain accurate and up-to-date content in personal information within the scope necessary to complete the Company's purpose of use. However, the Applicant Party shall bear responsibility with regard to the accuracy and up-to-dateness of the personal information received by the Company at the time of application or conclusion of the Guarantor Consignment Contract or Guarantee of Rental Contract.

Article 9 (Examination Results)

The Applicant Party agrees to accept the results of the examination conducted by the Company. The Company does not disclose the reasons leading to the examination result. Also, the Company does not return or delete personal information or documents including personal information provided to the Company under any circumstances other than in cases of Revisions, etc. and Suspension of Use, etc. specified by a law or regulation.

Article 10 (Management of Personal Information)

- 1) In order to prevent loss of, misuse of, or alterations to personal information under its management, the Company endeavors to enforce proper security measures.
- 2) The Company endeavors to keep the personal information the Company has in its possession in a safe environment which only authorized users can access.

Article 11 (Outsourcing of Personal Information Handling Operations)

There are cases when the Company outsources parts of or all handling operations of personal information.

Article 12 (Revisions to this Covenant)

The Company may make changes to this covenant at any time, except as otherwise provided by a law or regulation.

Article 13 (Making Inquiries)

Please refer to the contact information below for complaints related to personal information, purpose of use notices, disclosure, Revisions, etc., Suspension of Use, etc., or any other questions, consultations or inquiries.

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