

Casa Inc. Personal Information Handling Regulations

The tenant, landlord, and guarantor (including people involved in the application process, hereinafter collectively the "Applicants") of the counter guarantee agreement and/or rent guarantee agreement (hereinafter collectively the "Guarantee Agreements") agree to the handling of personal information by Casa Inc. (hereinafter the "Company") pursuant to these Personal Information Treatment Regulations.

Article 1 (Purpose of Use of Personal Information)

The Company uses personal information for the purposes stated below. The Company does not use personal information beyond the purposes of use unless the prior consent of the individual the personal information identifies has been obtained.

- (1) To decide whether or not to conclude a Guarantee Agreement (including validating phone numbers entered into the warranty consignment application)
- (2) To conclude and execute a Guarantee Agreement (including claims regarding the commissioning of counter guarantees and the receipt of confirmation of these counter guarantees)
- (3) To have proper control and properly execute operations for receivables including the execution of prior and post claims for damages concerning the execution of the Guarantee Agreements
- (4) To execute proper control of the Guarantee Agreements (including control after the Guarantee Agreements expire)
- (5) For rent control and collection services under the Guarantee Agreements
- (6) To execute and control rent agreements and to make adjustments regarding payables and receivables after the expiration of the agreement
- (7) To implement mediation and broker real estate
- (8) To handle problems with locks, plumbing, window glass, gas-powered heaters, water heaters, electricity, etc. in rental properties, to provide information and respond to inquiries regarding rental properties, and to provide health, medical, and lifestyle consultations to applicants, as well as support for solving problems in the neighborhood, etc.
- (9) For confirmations, answers and other services regarding opinions, requests or consultations
- (10) To process applications related to the disclosure of personal information, etc.
- (11) To send catalogs, direct mail, samples, questionnaires, etc. regarding goods and services that may be useful to Applicants that are offered by the Company or partner companies
- (12) To introduce products and services provided by the Company and our affiliated companies that may be useful to applicants, as well as to send catalogs, direct mail, samples, questionnaires, etc.

Article 2 (Transfer of Personal Information to Third Parties)

The Company shall not transfer personal information to third parties, except in the following cases.

- (1) When the Company is required to send documents or mail items, make phone calls or use the internet, etc. to communicate with the landlord, tenant, housing land building agents, rental property administration companies, guarantor, emergency contact, cohabitants, lawyers, financial institutions, insurance companies or other parties (including people in countries or regions designated by the rules of the Personal Information Protection Commission as foreign countries that have personal information protection systems that are recognized to be at the same level as Japan) within the scope of the purposes of use in the individual items of the preceding article and within a reasonable scope necessary to perform the purposes of use
- (2) When receiving an application for infrastructure services such as electricity, gas, water, or the Internet (hereinafter "Lifelines") regarding a rental property in conjunction with an application for a guarantee contract, the Lifeline application procedure agent and when providing the information necessary for the application procedure in writing, by post, by telephone, by the internet, etc.
- (3) When the Company obtains the consent of the individual the personal information identifies prior to the transfer
- (4) When the transfer is pursuant to law or ordinance
- (5) When the transfer of personal information is required to protect a person's life, body or property but obtaining consent for the transfer of personal information from the individual the personal information identifies (Applicant) is difficult
- (6) When the transfer of personal information is particularly necessary to improve public sanitation or to promote the sound development of children but obtaining consent for the transfer of personal information from the individuals the personal information identifies (Applicants) is difficult
- (7) When required to cooperate with a government agency, local municipal body or a party commissioned by such agency or body for the execution of operations stipulated in a law or ordinance but obtaining consent from the individuals the personal information identifies (Applicants) is likely to hinder the execution of these operations

Article 3 (Outsourcing Personal Information Treatment Service)

The Company may outsource all or a part of its personal information handling services within the scope of the purposes of use. In such cases, the Company shall properly supervise its outside contractors and take security control measures.

Article 4 (Disclosure, Correction and Suspension of Use of Personal Information)

If an individual submits an application for the disclosure of their personal information retained by the Company or records provided by third parties, for the notification of purposes of use, for the correction, addition, deletion, suspension of use or deletion of personal information or for the suspension of transfer of the personal information possessed by the Company to third parties (hereinafter "Disclosure Application, etc."), the Company shall carefully identify the applicant

who is identified by the personal information and handle the application promptly. However, if the application concerns the disclosure of personal information and any one of the items below applies, the Company may not disclose all or a part of the personal information at its discretion.

- (1) The disclosure of personal information is likely to harm the life, body, property or interests of the applicant who is the individual identified by the personal information or of third parties
- (2) The disclosure of personal information is likely to cause considerable trouble in the Company's proper execution of business
- (3) The disclosure of personal information may result in the violation of a law or ordinance

Article 5 (Correctness of Personal Information)

The Company shall work to keep personal information correct and updated within the scope that is necessary to fulfill the purposes of use. When applying for or concluding a Guarantee Agreement, however, Applicants shall be responsible for providing correct and updated personal information.

Article 6 (Submittal of Required Information)

The Applicants shall agree to submit the information required when applying for Guarantee Agreements or concluding or executing such agreements (including information regarding official certificates including special care-required personal information, medical history, permanent domicile, nationality, etc. that is written on driver's licenses, passports, and other documents). The Applicants shall also report information about their deposits, credit cards held, personal bankruptcy, etc. without false representations.

Article 7 (Voluntary Submission of Personal Information)

The Company shall determine whether or not to conclude a Guarantee Agreement based on the personal information submitted by the Applicants. If the required personal information is not submitted, the Company may decline to conclude a Guarantee Agreement.

Article 8 (Evaluation Results)

The Applicants shall agree to not object to the results of the Company's evaluation. The Company discloses no information concerning the reasons for its decision regarding the results of the evaluation. In addition, the Company shall return neither submitted personal information nor documents including personal information, except when the suspension of use or correction of information is stipulated by law or ordinance.

Article 9 (Control of Personal Information)

- (1) The Company shall work to implement the necessary security measures to avoid risks, including the leak, loss, damage or unauthorized access of Company-controlled personal information.
- (2) The Company shall work to keep the personal information possessed by the Company in a secure environment only accessible by authorized users.

Article 10 (Amendment to these Regulations)

Except in cases provided otherwise in law or ordinance, these provisions may be amended. In the event that the amendment of the provisions is likely to seriously impact Applicants, the Company shall notify the Applicants of this impact in a reasonable way including on the Company's website.

Article 11 (The Acquisition of Personal Information by Methods Not Easily Understood by Applicants)

The Company may record conversations over the phone and interviews with Applicants to improve the quality of customer handling and to examine the details of these conversations.

Article 12 (Personal Information Controller)

General Manager of Human Resources & General Affairs Division, Casa Inc.

Article 13 (Personal Information Contact)

Questions, complaints or consultations regarding personal information, requests to receive information about the purposes of use of personal information, or requests for the disclosure, correction or suspension of use of personal information may be lodged by using the contact address below.

Casa Inc.

Phone: 03-5339-1143

Reception time: 9:00 to 18:00 on weekdays (excluding weekends, holidays and the year-end and New Year holiday)

(Caution: This is not the contact information for inquiries regarding the Company's products and services)

The details of the applicant's consent to the provision, recording and use of personal information and corporate information related to this application are as follows.

1. Use of personal information, corporate information, etc.

The Company will provide the personal information of applicants to credit information agencies affiliated with the Company (hereinafter "Affiliated Agencies") and credit information agencies affiliated with the Affiliated Agencies (hereinafter referred to as "Affiliated Agencies, etc."). If personal information or corporate loan information pertaining to the applicant and personal information of the prospective guarantor are submitted, we will receive this information and use it only for the purpose of investigating repayment or payment ability.

2. Provision of application information to credit information agencies

The Company collects personal information related to the applicant and prospective guarantor based on this application (information that identifies the person (name, date of birth, telephone number, driver's license number, etc.), application date and application product information such as classification (hereinafter "Application Information") will be provided to affiliated institutions.

3. Recording of application information

Member institutions will retain Application Information for six months from the date of inquiry.

4. Provision of application information to other members

Affiliated institutions will provide application information to affiliated members and affiliated institutions. Affiliated institutions and members of affiliated institutions will use the application information only for the purpose of investigating repayment or ability to pay.

5. Member institutions and partner institutions

The names and contact information of member institutions and affiliated institutions are as follows.

Participating institution

Japan Credit Information Reference Center Corp.

TEL 0570-055-955

<https://www.jicc.co.jp/>

Partner institutions

Japanese Bankers Association Personal Credit Information Center

TEL 03-3214-5020

<https://www.zenginkyo.or.jp/pcic/>

CIC Co., Inc.

TEL 0120-810-414

<https://www.cic.co.jp/>

Procedures for the disclosure, etc. of information

Applicants can request the disclosure of credit information possessed by a member institution, or request the correction, deletion, etc. of the credit information if there is an error in it in accordance with the procedures and methods determined by the member institution.