

# 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 (Provision of personal information and corporate information to credit information agencies, registration, use, etc.)

1 Our company collects personal information (in this article, in particular, information to identify the people (name, date of birth) that are the contract holder and guarantor (including prospective guarantors, the same shall apply hereinafter) of a guarantee entrustment contract, such as Applicants, etc., based on the contract (date, gender, address, telephone number, place of work, work telephone number, driver's license number, etc.), corporate information (information to identify the corporation (corporate name, representative name, location, telephone number, etc.), information on contract details (contract type, contract date, guarantee start date, guarantee amount, rental application property information, etc.), information on repayment status (deposit date, scheduled payment date, balance amount, completion date, arrears, cancellation of arrears, etc.), as well as information about transactions (debt collection, debt consolidation, guarantee performance, bankruptcy petition, transfer of receivables, etc.) and information such as application date and product type (hereinafter "Application Information") provided to credit information agencies (hereinafter "Member Institutions"). The guaranteed amount shall be the amount equivalent to one month's rent, etc. of the property for which the rental application is submitted.

2 The period for keeping information about Member Institutions is 6 months from the date of inquiry regarding the Application Information, and for information that identifies the person and corporation among the personal information and corporate information, the contract details, The period during which either repayment status or transaction fact information is registered, contract content information, repayment status information, and transaction fact information during the contract period and within 5 years after the contract termination (however, information regarding the contract contents, repayment status information, and transaction fact information is registered) (within one year from the date of occurrence of such information).

3 Affiliated institutions provide the Application Information, personal information, corporate information, etc. to affiliated members and affiliated members of affiliated credit information agencies (hereinafter "Affiliated Institutions"). Affiliated Institutions and affiliated members of Affiliated Institutions will use the Application Information, personal information, corporate information, etc. only for the purpose of investigating repayment or payment ability.

4 If the applicant's personal information, corporate loan information related to the applicant, and guarantor's personal information are registered with Member Institutions and Affiliated Institutions, the Company will receive the information and confirm repayment or payment ability for research purposes only.

5 In addition to the preceding paragraph, if credit information such as personal information, corporate information, etc. is registered with Member Institutions and partner institutions, the Company shall not have liability with respect to credit information such as personal information, corporate information, etc. during the continuation of the guarantee entrustment contract. The information provided will be used only for the purpose of investigating repayment or payment ability.

6 Applicants, contract holders of guarantee entrustment contracts, and guarantors may request that Member Institutions disclose credit information registered with the Member Institutions, or correct or delete information if there are errors in the credit information. This can be done according to the prescribed procedures and methods.

7 The names and contact information of the credit information agencies that our company is a member of and the credit information agencies that these agencies are affiliated with are as follows.

■ Credit information agencies that our company is a member of  
Japan Credit Information Reference Center Corp.

TEL 0570-055-955  
<https://www.jicc.co.jp/>

■ Credit information agencies affiliated with credit information agencies that our company is a member of  
Japanese Bankers Association Personal Credit Information Center TEL 03-3214-5020  
<https://www.zenginkyo.or.jp/pcic/>

Credit Information Center CORP. TEL 0120-810-414

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

## Article 9 (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 10 (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 11 (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 12 (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 13 (Personal Information Controller)

Compliance Officer, Casa Inc.

## Article 14 (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.

Inquiry form: <https://casa-inc.co.jp/en/contact/>