

Privacy Policy of Global Trust Networks Co., Ltd.

Company's Stance on Protection of Personal Information

Global Trust Networks Co., Ltd. (the "Company") recognizes that personal information provided by its customers is important information that constitutes privacy of such customers. Thus, when the Company handles personal information in the course of its business, it will handle this information in a prudent manner. In addition, the Company will respect its customers' confidence in the Company by requiring all of its officers and employees to comply with the Act on the Protection of Personal Information and any other laws and regulations applicable in the course of the Company's business, and the Company's internal rules prescribed for the purpose of protecting personal information.

Provisions on Collection/Use/Provision of Personal Information

The applicants (including the person who has concluded the agreement; hereinafter the "Applicants") for the Agreement on Consignment of Guarantee (the "Agreement") and the prospective emergency contact persons (including emergency contact persons; hereinafter the "Emergency Contact Persons") hereby consents to the Company's policy on handling personal information in accordance with these Provisions.

Article 1 (Personal Information)

The personal information shall mean the information enumerated in (i) through (iii) below:

- (i) the "attribute information" provided in the Application for Consignment of Guarantee (the "Application") including name, age, gender, birth date, address, phone number, legal domicile, a name/location/phone number of workplaces, years of service, monthly salary, family structure and so forth (including any modified information acquired by the Company by way of receiving notice, after the execution of the Agreement);
- (ii) the "contractual information" including Application, the date of the guarantee agreement, the details of the leased premises and so forth; and
- (iii) the "transactional information" including the status of payment of rent after the Agreements are executed (including any modified information acquired by the Company by way of receiving notice, after the execution of the Agreement).

Article 2 (Purpose of Use)

The Company shall collect/use the personal information to the extent of following purposes of use:

- (i) to make determinations on credibility with respect to the "Application for Consignment of Guarantee";
- (ii) to perform the "Agreement on Consignment of Guarantee" and to perform any backup services;
- (iii) to make a demand or a prior demand for compensation for claims regarding performance of the guarantee agreement;
- (iv) to introduce and provide the Company's services considered to be useful for its customers; and
- (v) to perform any other work that accompany the work enumerated above.

Article 3 (Sensitive Information)

The Applicants and the Emergency Contact Persons shall consent to submit any documents certifying personal identity such as driver licenses / passports setting forth legal domiciles and other information, in order for the Company to confirm that persons who intend to enter into the Agreement are truly the Applicants and the Emergency Contact Persons.

Article 4 (Consent to Provision of Personal Information to Third Party)

1. The Company shall not provide a third party with any personal information collected by the Company, without obtaining consent from the relevant persons, except in any of the following events:

- (i) if such personal information is provided under the laws and regulations;
- (ii) if it is necessary to provide such personal information to protect people's life, health or properties and it is difficult to obtain consent from the relevant persons; or
- (iii) if it is necessary to cooperate with government agencies, local governments or any persons who are entrusted by such government agencies or local governments, in performing works provided under the laws and regulations, and if it is possible that performance of such works will be impeded by obtaining consent from the relevant persons.

2. The Applicants and the Emergency Contact Persons shall consent that the Company will use the personal information reciprocally with a third party as follows:

<Purposes of Use>

- (i) to renew/manage the lease agreement;
- (ii) to renew/manage the Agreement;
- (iii) if the leased premises under the Agreement are securitized, to perform works regarding such securitization; and

(iv) to perform any other works that accompany the purposes enumerated above.

<Recipient of Provision of Information>

owners of the leased premises (e.g. trust banks), new lessors (i.e. special purpose companies), management companies (i.e. property managers), asset management companies (i.e. asset managers), payment agent companies, and affiliates of the Company's group companies

<Information to be Provided>

the personal information set forth in Article 1 above
Article 5 (Consignment)

The Company may consign to another person all or part of the work of handling the personal information, to the extent necessary to accomplish the purposes of use set forth in Article 2 above. In such a case, the Company shall exercise necessary and appropriate supervision over a consignee in order for the personal information to be managed safely.

Article 6 (Measures to Protect Personal Information)

1. The Company shall periodically train employees, for the purpose of protecting the personal information, and shall strictly manage the handling of personal information.

2. The Company shall take necessary security measures for database systems owned by the Company, by restricting / managing access to such systems or by other methods.

3. In the event that the personal information is provided to a third party, upon consent by the Applicants and the Emergency Contact Persons, the Company shall exercise necessary and appropriate supervision in order to prevent such personal information from being leaked.

Article 7 (Disclosure/Correction/Deletion of Personal Information)

1. The Applicants and the Emergency Contact Persons may demand the disclosure of any personal information related to them, which has been collected by the Company, by means designated by the Company.

2. If it is revealed that the personal information owned by the Company is incorrect or false, the Company shall promptly modify such information by renewing it or shall delete such information.

3. In the event that the personal information is used beyond the scope of the purposes of use, that the personal information is acquired unlawfully, or that the personal information is unlawfully provided to a third party, the Company shall, upon a request from the Applicants or the Emergency Contact Persons, suspend use or provision to a third party of such personal information (the "Suspension of Use"); provided, however, that this shall not apply when the Suspension of Use is difficult to achieve and when

the Company has taken any alternate measures necessary to protect rights and interests of the relevant persons.

4. The Company shall delete the personal information safely and completely, without obtaining prior consent from the Applicants and the Emergency Contact Persons, five (5) years after the end of transactions with the Applicants and the Emergency Contact Persons (or after a day of a result of the screening, if the agreement has failed to be entered into).

Article 8 (Measure against Failure to Consent to Provisions)

If the Applicants and the Emergency Contact Persons do not hope to set forth necessary matters under the Agreement (i.e. the matters to be set forth in application forms and in the front side of the Agreement) and if the Applicants and the Contact Persons do not approve all or part of these Provisions, the Company may refuse the Agreement; provided, however, that if the Applicants and the Emergency Contact Persons fail to consent to (iv) of Article 2 above, the Company may not refuse the Agreement solely for the reason of such failure.

Article 9 (Notification / Effective Period of Result of Screening)

The Applicants and the Emergency Contact Persons shall consent to notify management companies or intermediary companies of a result of the screening as of a time of the Company's screening. The Applicants understands that a result of the screening is a result as of a time of the Company's screening. In the event that the information of the Applicants and the Emergency Contact Persons is materially changed or that the contents of application are changed, the Applicants and the Emergency Contact Persons shall not raise any objection even if an agreement fails to be entered into.

Article 10 (Amendment to Provisions)

In the event that any amendments are made to these Provisions and such amendments threaten to materially affect the Applicants and the Emergency Contact Persons, the Company shall notify the Applicants and the Emergency Contact Persons thereof or make an announcement thereof in an appropriate manner.

Article 11 (Inquiry)

Any inquires regarding personal information shall be made to the "Customers' Personal Information Section" of the Company. In addition, any requests for disclosure/correction/deletion of the personal information, as well as inquiries regarding personal information, shall be made to the following contact point: