

## **Group Human Rights Policy**

Mebuki Financial Group, Inc. (hereinafter referred to as the “Company”) and its group companies (hereinafter collectively referred to as the “Group” together with the Company) will respect the basic human rights of customers, officers and employees, and all other stakeholders.

Under this policy, in order to respect the basic human rights of all our stakeholders, we will pay attention to any potential adverse impact on human rights that may arise from the business activities of our borrowers and suppliers (supply chain), and promote initiatives to respect human rights.

### 1. Respect for international standards

We will respect international human rights standards such as the Universal Declaration of Human Rights, the UN Global Compact, and the Guiding Principles on Business and Human Rights.

### 2. Scope of application

This policy applies to all officers and employees of the Group. We also expect our customers and suppliers (business partners) to understand and support the contents of this policy, and we will work to ensure that the policy is respected.

### 3. Eliminating discrimination

We will not engage in discrimination or human rights violations based on race, ethnicity, religion, nationality, place of origin, social status, beliefs, age, presence of disability, physical characteristics, gender, sexual orientation, or gender identity in any of our corporate activities.

### 4. Fostering a corporate culture that respects human rights

We will view all human rights issues as our own, actively think from others’ perspectives, and foster a corporate culture that respects human rights.

### 5. Establishing a pleasant working environment

All officers and employees will respect one another as partners in business and build an equal relationship where all can freely express their views, thereby establishing a pleasant work environment.

Sexual harassment and power harassment infringe on human dignity, and we will eliminate these and all other forms of harassment from the workplace.

### 6. Fair recruitment practices

When recruiting employees, we will ensure strict and fair selection based on each individual’s character, aptitude, and ability to perform work duties.

### 7. Customers

We will protect and respect the privacy of our customers and strive to ensure that no discriminatory treatment occurs in the provision of services.

We will also require our customers to respect human rights and not to infringe upon them. We will endeavor to avoid investments and loans to businesses that may negatively impact human rights.

### 8. Suppliers (business partners)

We will also require our suppliers to respect human rights and not to infringe upon them. We will encourage suppliers that negatively impact human rights to take appropriate measures.

9. Remedial measures, etc.

If it becomes clear that officers or employees of the Group, or the products and services we provide, have caused or been associated with a negative impact on human rights, we will respond appropriately and undertake remediation. We have also established a whistle-blowing desk to enable employees to report human rights violations, such as discrimination or harassment. We will respond appropriately to all consultations, even those made anonymously, and strive to provide remedies.

10. Education to respect human rights

We will conduct broad-ranging human rights training to address the full scope of related issues, so that all officers and employees of the Group can acquire a deep and accurate knowledge and understanding of human rights.

11. Governance

The status of the Group's initiatives regarding human rights is reviewed by the Sustainability Committee and reported to the Board of Directors. We will strive to enhance and improve our efforts to respect human rights. We will also consider revising this policy as necessary.

Established on April 1, 2022