

Procurement and Purchasing Guidelines

1. Basic approach

Under the Group Sustainability 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 strive to prioritize the purchase of environmentally and socially friendly goods and services and promote responsible external procurement and purchasing activities that are considerate of social issues, such as environmental issues and human rights, through collaboration with suppliers who are considerate of the environment and society. In this way, we will contribute to the realization of a sustainable society. These guidelines will be made publicly available, and we will strive to promote procurement and purchasing through internal and external communications.

2. Scope of application

These guidelines apply to goods, appliances, etc. purchased or procured by the Group.

3. Basic policy on procurement and purchasing

With due consideration of the necessity of procurement, the Group will procure products and services that are environmentally friendly or that have as little environmental impact as possible, in addition to their quality and economic rationality, giving priority to suppliers who are committed to reducing their environmental impact.

4. Group initiatives for procurement and purchasing

The Group will aim to enhance corporate value and realize a sustainable society by promoting responsible procurement activities and the optimization of procurement.

(1) Fair selection of suppliers

We will strive to select suppliers fairly, taking into comprehensive consideration their efforts in various areas, including quality, service content, convenience, economic rationality, compliance with delivery dates, compliance with laws, regulations and social norms, and consideration of the environment, human rights and social issues.

(2) Compliance with laws, regulations and social norms

We will comply strictly with laws and regulations and, always bearing social norms in mind, engage in procurement and purchasing activities with a high degree of self-discipline. We will have no connections with antisocial forces, and we will reject any and all unreasonable demands from antisocial forces. We will maintain sound and transparent relationships with our suppliers. For this reason, we will not engage in the giving or receipt of entertainment or gifts with suppliers that are against social norms.

(3) Consideration of environment

We will promote initiatives to reduce environmental impact and strive for procurement and purchasing that contribute to environmental conservation and to the reduction of environmental impact, including climate change and biodiversity.

(4) Respect for human rights

In procurement and purchasing activities, we will respect fundamental human rights, pay attention to occupational health and safety, and strive to transact with and purchase goods and services from suppliers who do not commit human rights violations, such as unfair discrimination, forced labor, and child labor.

(5) Collaboration with suppliers

In procurement and purchasing, to practice consideration of environmental and social issues across the supply chain, we will seek cooperation from suppliers and work with them to promote initiatives. In addition, we will build relationships of trust with our suppliers and aim to achieve sustainable growth together with them.

5. Expectations of suppliers

With the aim for the Group and our suppliers to contribute together to the development of a sustainable society and for our mutual development as business partners through procurement activities, we have set forth the following partnership requirements, with expectations of suppliers' understanding of and cooperation with these requirements.

(1) Compliance with laws, regulations and social norms

We ask suppliers to comply with laws, regulations and social norms and to pursue honest and fair corporate activities.

(2) Consideration of environment

We ask suppliers to fulfill their social responsibility through initiatives such as resource and energy conservation and waste reduction, and to conduct ongoing initiatives to balance their corporate activities with environmental conservation and pollution prevention, including climate change and biodiversity, as well as identifying and reducing GHG emissions.

(3) Respect for human rights

We ask suppliers to engage in the following corporate activities that respect human rights, referring to international codes* based on the understanding that business activities have the potential to affect human rights.

- Respect the fundamental human rights of employees
- Do not engage in discriminatory treatment, child labor, or forced labor
- Respect the right to freedom to associate or not associate, and the right to collective bargaining under laws and regulations
- Promote diversity and inclusion to realize the growth and active participation of diverse human resources
- Actively commit to the elimination of discrimination and harassment

* International Bill of Human Rights, ILO Declaration on Fundamental Principles and Rights at Work, UN Guiding Principles on Business and Human Rights, etc.

(4) Health, safety, and health management

We ask suppliers to take appropriate measures to address occupational issues, including safety and health in the workplace and maintenance and promotion of employee health, as summarized below, as well as to comply with laws, regulations, and various rules.

- Satisfy appropriate criteria regarding labor practices and wages
- Prevent employees from overworking
- Take measures to promote mental health
- Implement health management policies
- Work on other occupational issues in an appropriate manner

(5) Information management

We ask suppliers to build management frameworks for the appropriate protection and use of confidential and personal information and to strengthen their information security in their efforts for ongoing improvement.

(6) Protection of intellectual property

We ask suppliers to protect and pay attention to intellectual property rights that they own or that are attributed to them to ensure that such rights are not infringed by third parties and to promise not to commit any infringement, such as the unauthorized acquisition or use of intellectual property rights, including patents, utility models, designs and trademarks of third parties, as well as the illegal copying of software and books.

6. Summary of the procurement and purchasing criteria of the Group

(1) Consideration of the life cycle of products and services

Purchase products and services in consideration of the various environmental impacts in the life cycle of those products and services, from the extraction of resources to disposal

- (i) Contribute to the non-use of substances that may affect human health and the environment and the reduction of emissions of such substances
- (ii) Consume fewer resources and less energy
- (iii) Use renewable natural resources such as forests in sustainable ways
- (iv) Consider better durability and ease of repair and parts replacement, to ensure that purchased and procured products and services can be used for as long as possible
- (v) Design to enable reuse and have a system for collection and reuse
- (vi) Design for ease of separation, disassembly, and sorting by material and have a system for collection and recycling
- (vii) Use recycled materials and reused parts as much as possible
- (viii) Use recyclable materials for packaging materials, which can be re-used or used as recycled materials
- (ix) Allow for ease of appropriate treatment and disposal when being discarded

(2) Selection of suppliers

In the selection of suppliers, we prioritize transactions with suppliers that actively engage in the following environmental conservation activities and human capital management, in addition to other criteria such as quality, price, delivery dates, service, technical capabilities, and laws, regulations and social norms. We also encourage suppliers to obtain environmental management systems (EMS) certifications such as ISO 14001, health management recognitions and awards in programs of local governments and other organizations, certifications related to occupational safety and health, and awards and certifications associated with childcare, nursing care, and other work-life balance themes.

- (i) Comply with laws, regulations and social norms
- (ii) Respect human rights and strive to realize safe and healthy working environments in business activities
- (iii) Have a corporate philosophy or policy concerning the environment
- (iv) Establish a system of accountability to promote environmental initiatives
- (v) Provide employees with information and education regarding environmental protection
- (vi) Understand and comply with major environmental laws and regulations related to the supplier's own business
- (vii) Understand environmental impacts (CO₂ emissions and water consumption) and strive to reduce them
- (viii) Understand waste volumes and engage in activities to reduce it
- (ix) Actively announce and provide the supplier's own environmental information (reports, brochures, website, etc.)

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