



Mitsubishi HC Capital Group Code of Ethics and Code of Conduct

Message from the President & CEO

As a corporate group with a strong public mission, companies are expected to play an important role in society and fulfill significant social responsibilities. At Mitsubishi HC Capital Group, we are required to meet these expectations on a global scale. In doing so, we must always recognize that the trust and confidence we earn from our customers and society are our most irreplaceable assets. That is why it is essential for us to conduct our business with an even stronger sense of mission and with the highest standards of ethics and integrity.

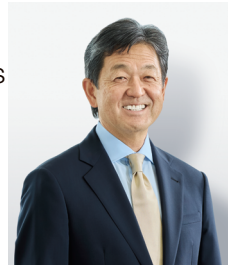
With this in mind, we have established the “Mitsubishi HC Capital Group Code of Ethics and Code of Conduct,” which sets out the fundamental values and ethical standards that guide our decisions and actions, and enables us, as a Group, to share and put these principles into practice in our day-to-day business activities.

Compliance with laws and internal rules is a prerequisite for our continued existence. However, compliance alone is not enough. To realize our Mission—“Contribute to a prosperous and sustainable future by creating social value by unlocking the full potential of assets”—it is important for each and every one of us to go beyond simply following rules. In our daily work, we must think independently, make sound judgments, and act in line with this Code. This approach lies at the very heart of one of our Action Principles: “Integrity: Maintaining the highest standards of ethics.”

In addition to “Strict Compliance with Laws and Regulations,” the Code emphasizes “Establishing Trust,” “Customer-Oriented Approach,” “Respect for Human Rights and the Environment,” and “Exclusion of Anti-Social Elements/Money-Laundering Prevention.” By returning to these principles and reflecting on questions such as “How should I act—or how should I have acted?” and “Was my behavior the right one?”, and by openly discussing them with our colleagues as we strive to move closer to the way we should be, I firmly believe that these continuous efforts will help cultivate a sound risk culture throughout Mitsubishi HC Capital Group.

By fully understanding and putting this Code into practice, each and every one of us is expected to make steady, daily efforts to strengthen the trust and confidence of our customers and society—and to make contributions we can truly be proud of.


President & CEO



Code of Ethics

This “Mitsubishi HC Capital Group Code of Ethics” clarifies fundamental values and ethics to be shared across the Group as the basic guidelines for all the officers and employees, including all persons working in the Group (hereinafter the same shall apply). Every officer and employee of the Group must follow this Code of Ethics.

1. Establishing Trust

Fully recognizing the weight of our social responsibility and public mission, we aim to establish the unshaken trust of society through complete information management and sound and proper business activities, including the timely and appropriate disclosure of company information.

2. Customer-Oriented Approach

Consistently taking a customer-oriented approach and having good communication, we offer products and services that best meet customers' needs to obtain customers' satisfaction and support.

3. Strict Compliance with Laws and Regulations

We strictly adhere to all applicable laws and rules (including social, industry, and company rules) and undertake appropriate and sincere corporate activities in line with social norms. We also respect internationally accepted standards as a corporate group operating globally.

4. Respect for Human Rights and the Environment

Respecting the personality and character of each other and emphasizing conservation of the global environment that is the shared asset of humankind, we pursue harmony with society.

5. Exclusion of Anti-Social Elements/Money-Laundering Prevention

We take a resolute stance against anti-social elements that threaten the order and safety of civil society. In compliance with all applicable laws and regulations related to preventing money laundering, we take every possible measure to block money laundering and terrorist financing.



Code of Conduct

All the officers and employees of the Group are expected to recognize corporate and own responsibilities for the society to fulfill, respectively. We should adhere to the Code of Conduct below with our strict sense of ethics and consciousness for compliance and perform all day-to-day activities with integrity.

Management's commitment

Every officer of the Group makes commitments as follows:

To take initiatives to observe the Code of Conduct,

To undertake business management based on corporate ethics and legal compliance,

To build a corporate structure deserving society and people's trust and expectations to contribute to the development of a healthy economy and society, and

To prevent the occurrence of any event or situation violating the Code of Conduct. If such an event or situation occurs, the officers take immediate corrective measures, prevent a reoccurrence,

and have all the Group employees completely follow the Code of Conduct.



1. Establishing Trust

Fully recognizing the weight of our social responsibility and public mission, we aim to establish the unshaken trust of society through complete information management and sound and proper business activities, including the timely and appropriate disclosure of company information.

(1) Performance of tasks with integrity based on the high ethical value

To facilitate fair and highly transparent corporate activities, all the employees perform their tasks assigned based on high ethical value. No one distorts or hides facts, such as by false reporting.

(2) Strict confidentiality and information management

No one discloses to a third party any customer information learned at work without a good reason or consent from the customer who is the subject of the information in question. Each employee controls and handles the company's information assets, including customer information, with great care, strictly adhering to the relevant internal rules.

(3) Appropriate accounting treatment and information disclosure

No one conducts an inaccurate accounting treatment or makes false or misleading book entries. We disclose company information based on facts with integrity.

1. Establishing Trust



2. Customer-Oriented Approach

Consistently taking a customer-oriented approach and having good communication, we offer products and services that best meet customers' needs to obtain customers' satisfaction and support.

(1) Sincere and respectful approach to customers

Each employee communicates with customers in a kind, respectful, and sincere manner and keeps a customer-oriented approach not to impair the customer's interests.

(2) Thorough compliance with the principle of suitability and accountability

We offer products and services considered appropriate to the needs and experience of customers. Each employee gives the customer a sufficient explanation of the merits, demerits, and risks before making a deal based on the customer's consent.

(3) Thorough confirmation of customer's intent

When executing a contract with a customer, each employee must affirm that the customer thoroughly understands the contract's content and it is based upon the customer's intent.

(4) Responsible response to stakeholders

We provide information with the highest degree of fairness and transparency to customers and diverse stakeholders and responsibly respond to them through various forms of communication, such as dialogue with them.

2. Customer-Oriented Approach



3. Strict Compliance with Laws and Regulations

We strictly adhere to all applicable laws and rules (including social, industry, and company rules) and undertake appropriate and sincere corporate activities in line with social norms. We also respect internationally accepted standards as a corporate group operating globally.

(1) Compliance with laws and regulations

We perform fair and sincere corporate activities with strict compliance with laws and rules at the local and international levels as a corporate group operating globally. All employees aim to maintain and enhance high ethical standards and a corporate culture that respects laws and rules.

(2) Prohibition of unfair transactions

- ① No employee solicits transactions that use a position of superiority over customers. Also, no one engages in actions that harm any customer's benefits for the sake of the business interests of its own company or Group companies.
- ② No employee engages in activities to generate own profits based on information learned at work. In particular, no one can trade stocks or securities nor make similar transactions based on non-public material facts that could influence the stock price of any Group company or business partner. When you possess information falling under the category of material facts, you should handle such information with the utmost caution.
- ③ No employee engages in activities that undermine the interests of another Group company for the sake of its own company's gains. Each employee pays utmost care not to engage in prohibited activities when handling customers' non-public information or conducting transactions with the parent company or another Group company.
- ④ To maintain fair and unfettered competition, every employee must follow fundamental rules for business transactions, including competition laws both at home and in other countries, and undertake activities strictly adhering to laws and sound corporate ethics.
- ⑤ No employee permits nor engages in any bribery or corrupt practices. Also, no one offers or accepts a gift or entertainment beyond the bounds of socially accepted limits, and that becomes a hotbed of corruption. Further, we build healthy relationships with governmental and administrative agencies, politicians, and officials to maintain transparency.

3. Strict Compliance with Laws and Regulations



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(3) National security

For maintaining international peace and security, we are required to block the flow of money to countries, terrorists, and other suspicious persons who may engage in activities of concern that threaten the safety and security of our home country and international society. Also, we must prevent the above persons from acquiring weapons, goods, and technologies that can be diverted for use in military applications. For that purpose, we cooperate with the international society to control the export and other transactions, and none of us gets involved in such parties.

(4) Respect for intellectual property rights

We appropriately protect the rights in intellectual properties created by the company (patents, trademarks, copyrights, and other similar rights) and respect the intellectual property rights held by third parties. In addition, each employee recognizes the brand as an essential corporate resource and strives to maintain and increase the value of the Group brand.

(5) Prohibition of mixing business with private affairs

Every employee makes value judgments from the standpoint of fairness and equity at all times, regardless of the interests involved. Each employee must draw a line between business and private matters and never makes private use of company assets.

4. Respect for Human Rights and the Environment

Respecting the personality and character of each other and emphasizing conservation of the global environment that is the shared asset of humankind, we pursue harmony with society.

(1) Respect for human rights

Consistent with the fundamental spirit of respect for humanity, no employee engages in any discriminatory action or human rights violation on the ground of gender, sexual orientation, age, nationality, race, ethnicity, political opinion, beliefs, religion, social status, lineage, illness, or disability.

(2) Fostering a comfortable work environment

We aim to realize flexible working styles, respect diversity in values, and develop a work environment and systems that encourage employees to exercise their most entire abilities. In this regard, every employee keeps in mind that sexual, power, or any other harassment hurt people's dignity as human beings. Such an action must be eliminated from the workplace.

(3) Understanding global human rights issues and action to take

Given international standards on human rights, every employee works to respect and not infringe the rights of all persons involved in business activities and create relationships of mutual understanding.

(4) Consideration for the environment

Attaching importance to the conservation of the global environment, every employee pursues harmony with society.

4. Respect for Human Rights and the Environment



5. Exclusion of Anti-Social Elements/Money-Laundering Prevention

We take a resolute stance against anti-social elements that threaten the order and safety of civil society. In compliance with all applicable laws and regulations related to preventing money laundering, we take every possible measure to block money laundering and terrorist financing.

5. Exclusion of Anti-Social Elements/Money-Laundering Prevention



(1) Exclusion of anti-social elements

Every employee must resolutely address any anti-social element, such as organized crime groups (*boryokudan*) and corporate racketeers (*sokaiya*).

(2) Money-laundering prevention

Every employee pays heed to the possibility that funds transacted through financial institutions are used in various types of crime and terrorism. To prevent money laundering, each must follow, and never skip, the required step to verify a customer's identification; if you find any suspicious transaction that may fall into crime, you should not condone and appropriately address it.

 **mitsubishi HC CAPITAL Inc.**

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