

## **PNB Japan Policy to Act on Eliminating Anti-Social Forces**

### **1. Preventing transactions with Anti-Social Forces**

If applicable below, PNB Japan shall refuse the transaction with a person.

### **2. Suspension of a transaction, Cancellation of an account**

If PNB Japan would decide to be inappropriate to continue trading with a customer, PNB Japan may stop the transaction with a customer without prior warning, or cancel the contract with a customer after the notice.

- (1) In the case that a customer shall make a false declaration of Agreement on declaration and undertaking in regards to elimination of Anti-Social Forces when registering.
- (2) In the case that a customer shall be identified the followings:
  - A. An Organized Crime Group (Boryokudan)
  - B. A Member of an Organized Crime Group (Boryokudan)
  - C. A Quasi-Member of an Organized Crime Group (Boryokudan)
  - D. A Related Company or Association of an Organized Crime Group (Boryokudan)
  - E. Corporate Racketeer Group, Group engaging in Criminal Activities under the pretext of conducting social campaigns or Crime Groups Specialized in Intellectual Crimes
  - F. Other equivalent Persons of any category above
- (3) In the case that a customer or through the use of third parties shall be identified the followings:
  - A. A Demand with Violence
  - B. An unreasonable demand beyond its legal entitlement
  - C. Use of intimidating words or actions in relation to transactions
  - D. An action to defame the reputation or interfere with the business of PNB Japan by spreading rumor, using fraudulent means or resorting to force
  - E. Other equivalent actions of above

All obligations due and payable shall be paid by a customer in the case that PNB Japan determines it is not appropriate to maintain business transaction with a customer. 20151120