

September 20th 2023

Notice on Consumption Tax Invoice System

Dear Customers,

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As of October 1, 2023, the Consumption Tax Invoice System (the “Invoice System”) will be introduced in Japan. We would like to briefly explain our approach to the Invoice System and inform you about some aspects of it here.

1 Our approach

- We have registered our bank with the tax authorities as a Qualified Invoice Issuer (registration number: T1010401017640).
- We will revise our monthly statements and ad-hoc receipts to show additional information such as the registration number required under the Invoice System.

2 Notes

- Generally, no action is required on your part, but please contact us if you require a qualified invoice for early repayment fees for the following loan products: Housing Loan, Second House Loan, Investment Property Loan, and Home Equity Loan.

◆ For more information on the Invoice System, please visit the following website (Japanese only):

<https://www.nta.go.jp/taxes/shiraberu/zeimokubetsu/shohi/keigenzeiritsu/invoice.htm>