



Prevention of Anti-Social Elements

It is the policy of Aozora Europe Limited (the "Company") to terminate any relations with anti-social elements such as gangsters, gang-related people and corporate extortionists as follows:

1. In the event of any unjustified demands by anti-social elements, the Company will take relevant remedial actions.
2. Cooperate with regulatory bodies to take necessary steps to prevent any unjustified demands by anti-social elements.
3. Break off any relations with anti-social elements including business relations through the Company-wide actions. Further, refuse any unjustified demands by anti-social elements.
4. In the event of any unjustified demand is received from anti-social elements, the Company will take civil and criminal actions, as necessary.
5. Never get involved in any backroom deal to cover up the truth even if an unjustified demand by anti-social elements arises out of any untoward incident in the course of business activities or an employee's misconduct.
6. Never provide a fund for any anti-social element.