

## **Solicitation Policy on the Sale of Financial Instruments**

Mitsubishi HC Capital Inc. (the “Company”) aims to achieve sound and dynamic corporate growth in a way that serves our customers’ interests, contributes to society as a whole, and earns the trust of these and other stakeholders.

In response to the enforcement of the Act on Provision of Financial Services (Act No. 101, 2000), the Company has defined the six items listed below as its policies on the sale of financial instruments. In line with these policies, we shall ensure the appropriate solicitation of financial instruments.

1. We shall strive to ensure that our approach to the sale of financial instruments remains appropriate in light of customer knowledge of these instruments, their experience in purchasing such instruments, their investment goals and the status of their property.
2. We shall provide customers with appropriate and accurate information, with the aim of ensuring that important features and risks arising from financial instruments are fully explained and understood.
3. We shall in no way provide customers with factually inaccurate information, advice based on conclusive evaluations or misleading explanations. Nor shall we engage in any form of wrongful act. In addition, we shall appropriately manage customer information, protecting any personal information acquired in the course of sales activities.
4. We shall set the time parameters and locations for solicitation after giving due consideration to the lifestyles and business situations of our customers.
5. We shall comply with the Act on Provision of Financial Services, the Insurance Business Act, the Consumer Contract Act and other laws and regulations in an effort to ensure the fairness of our sales activities.
6. We shall strive to live up to the trust and expectations of our customers and, to this end, take heed of their opinions. We will also continue acquiring expertise, engage in training and self-development, and maintain robust internal rules.

Mitsubishi HC Capital Inc.  
Established: April 1, 2021  
Revised: January 19, 2022