



O-Bank Co., Ltd. Human Rights Policy

O-Bank Co., Ltd. (hereinafter “the Bank”) hereby adopts this Policy to fully honor its commitment to protecting the basic human rights of all employees, clients, and stakeholders, creating a workplace that treasures personal dignity and value, and endorsing and complying with such international human rights norms as the Universal Declaration of Human Rights, United Nations Global Compact, ILO Conventions, United Nations Guiding Principles on Business and Human Rights, and Declaration of Fundamental Principles and Rights at Work. In addition to adhering to international human rights standards, the Bank makes it a point to comply with labor and gender equality laws and regulations in the jurisdictions where it operates and put in place appropriate management methods and procedures, thereby preventing any conduct that infringes or violates human rights and ensuring that all related parties inside and outside the Bank are treated with fairness and dignity.

1. Respect human rights in the workplace and ensure same pay for same work

Implement workplace diversity and, in terms of human rights in the workplace and payment of employee wages, never engage in any form of differential treatment or discrimination on the basis of gender, sexual orientation, race, skin color, class, age, marital status, language, ideology, religion, political affiliation, ancestral origin, appearance, or, disability.

2. Establish a safe labor environment

Vigorously promote workplace diversity and equal rights. Faithfully abide by the labor and gender equality laws and regulations of the places where the Bank operates. Provide employees with an equal, safe, and healthy workplace that ensures employee safety and health, both physical and mental. Prohibit forced labor, child labor, discrimination, harassment, or any other form of unfair treatment.

3. Offer reasonable working hours

Comply with labor laws and regulations on working hours of the jurisdictions where the Bank operates. Establish clear guidelines and regulations on working hours. Regularly monitor and manage employee attendance to ensure that they are not exposed to the risk of excessive working hours, thereby safeguarding their physical and mental health.

4. Protect personal privacy

Uphold and protect the privacy of employees, clients, and all other stakeholders by implementing a personal information management mechanism applicable to information

systems, internet applications, and the information thus stored, processed, transmitted, or disclosed as well as adopting related security and control measures to prevent damage, theft, disclosure, alteration, misuse, or infringement of such. Comply with specialized requirements over information security management systems and bolster information security awareness to ensure the security of personal information.

5. Offer multiple communication channels

Build friendly labor-management relations in a harmonious workplace by setting up a mailbox for employees to file complaints or other concerns. Items for labor-management communication shall be specified in internal regulations, including a quarterly labor-management conference and incentives for employees to make suggestions. An effective complaint system shall be put in place to ensure employee rights. Communication channels and platforms shall also be made available to stakeholders in order for their opinions to be heard and responded to.

6. Endorse freedom of association and the right to collective bargaining

Respect the right of employees to organize and join all manner of organizations and legally recognized labor unions, thereby creating a workplace that offers work-life balance and enables employees to uphold their rights and interests in the workplace. Uphold the right of employees to engage in collective bargaining and strive to maintain smooth bilateral communication to ensure harmonious labor-management relations.

7. Promote Multiculturalism

Create a diverse and inclusive workplace with a view to respecting individual differences. The promoting workplace diversity plan is coordinated and supervised by the Bank's President to shape an inclusive corporate culture.

The Bank is committed to the ideal of "benefitting others to fulfill oneself" and firmly believes that respecting and protecting human rights is the bedrock of sustainable development. All employees and business partners are thus urged to jointly observe the principles listed above and work together toward a brighter future of the financial services industry.

Amendment Record:

Implementation upon approval by the Chairman on March 27, 2018.

Amendment upon approval by the Chairman on August 17, 2020.

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