Code of Ethics

This "Mitsubishi HC Capital Group Code of Ethics" clarifies fundamental values and ethics to be shared across

the Group as the basic guidelines for all the officers and employees, including all persons working in the Group

(hereinafter the same shall apply). Every officer and employee of the Group must follow this Code of Ethics.

1. Establishing Trust

Fully recognizing the weight of our social responsibility and public mission, we aim to establish the

unshaken trust of society through complete information management and sound and proper business

activities, including the timely and appropriate disclosure of company information.

2. Customer-Oriented Approach

Consistently taking a customer-oriented approach and having good communication, we offer products and

services that best meet customers' needs to obtain customers' satisfaction and support.

3. Strict Compliance with Laws and Regulations

We strictly adhere to all applicable laws and rules (including social, industry, and company rules) and

undertake appropriate and sincere corporate activities in line with social norms. We also respect

internationally accepted standards as a corporate group operating globally.

4. Respect for Human Rights and the Environment

Respecting the personality and character of each other and emphasizing conservation of the global

environment that is the shared asset of humankind, we pursue harmony with society.

5. Exclusion of Anti-Social Elements/Money-Laundering Prevention

We take a resolute stance against anti-social elements that threaten the order and safety of civil society. In

compliance with all applicable laws and regulations related to preventing money laundering, we take every

possible measure to block money laundering and terrorist financing.

Establishment: April 1, 2022