

AEON Financial Service Group

Human Rights Policy

1. Commitment to Respect for Human Rights

AEON Financial Service Group (hereinafter referred to as "the Group") provides financial services with the mission of contributing to people's lives and the development of society. In pursuing this mission, the Group positions respect for human rights as its highest responsibility in all business activities.

Guided by the Group's value of "Everything we do, we do for our customers," we are committed to respecting human rights and do not engage in any form of discrimination on the grounds of nationality, race, gender, educational background, religion, physical or mental disability, sexual orientation, gender identity, or any other personal characteristics.

The Group strictly prohibits all forms of human rights violations, including forced labor, child labor, human trafficking, discrimination, harassment, violence, the provision of unsafe working environments, and infringements of privacy.

While considering differences in culture, social background, and legal systems across countries and regions, the Group promotes corporate management that safeguards the dignity of all stakeholders, both domestically and internationally. At the same time, each employee listens attentively to the voices of those they work with and treats one another with equal respect.

2. Respect for International Standards

The Group promotes initiatives to respect human rights in accordance with international frameworks, including the United Nations Guiding Principles on Business and Human Rights (UNGPs), the International Bill of Human Rights, the ILO Core Labour Standards, and the OECD Guidelines for Multinational Enterprises.

The Group also supports the Children's Rights and Business Principles and respects and promotes children's rights through its business activities and social contribution initiatives. These frameworks serve as common guiding principles wherever the Group conducts business worldwide.

In cases where local laws conflict with internationally recognized human rights principles, the Group will comply with local laws while seeking ways to respect international principles to the greatest extent possible.

3. Scope of Application

All officers and employees of all companies within the Group are subject to this policy, regardless of employment type, and must comply with it. The Group also encourages all stakeholders associated with the Group—including customers and business partners (such as suppliers, contractors, franchisees, and agents)—to understand and practice this policy.

4. Human Rights Due Diligence

In its business activities and value chain, the Group engages in dialogue with stakeholders who may be affected by human rights impacts—such as employees, customers, employees of business partners, and local communities—to identify human rights issues and reflect them in the examination, implementation, and improvement of response measures.

This includes identifying human rights risks, assessing impacts, formulating and implementing preventive and mitigating measures, monitoring improvement status, and utilizing third-party assessments as necessary. The Group also places particular emphasis on risks specific to financial services, such as customer protection, privacy, and support for vulnerable users, and aims to realize a society in which human rights are respected through its business activities.

The progress of initiatives based on this policy will be appropriately disclosed through integrated reports and other publications.

5. Diversity, Equity, and Inclusion

Respect for diversity and the creation of an inclusive workplace are the foundations of the Group's sustainable growth.

The Group fosters a culture in which all employees, both in Japan and overseas, have fair access to opportunities and respect one another's differences. We promote workplaces where individuals feel safe to speak up and where diverse perspectives are reflected in decision-making through dialogue.

The Group does not tolerate any form of discrimination and is committed to ensuring fair opportunities and treatment in all processes, including recruitment, placement, development, evaluation, and promotion. We support an environment in which everyone can work authentically and proactively build the careers they desire.

6. Human Rights of Employees

The Group respects the human rights of all employees worldwide and complies with the laws and regulations of the countries and regions in which it operates.

Working hours and overtime are properly monitored and managed in accordance with local legal standards and international norms, and efforts are made to reduce excessive working hours.

Employee compensation complies with locally defined minimum wage requirements, applies the principle of equal pay for equal work, and endeavors to ensure the payment of appropriate living wages.

7. Human Rights of Customers

The Group endeavors to avoid any negative impact on customers' human rights, by providing financial services that are mindful of human rights, protecting and respecting customer privacy, and preventing money laundering and related activities.

8. Collaboration with Business Partners

The Group shares its commitment to respect human rights with domestic and overseas business partners—including suppliers, contractors, franchisees, and agents—and requires them to comply with this policy. If indications of adverse human rights impacts are identified among business partners, the Group will conduct dialogues, provide improvement support, carry out audits as necessary, and work collaboratively to promote respect for human rights.

9. Remedy and Grievance Mechanisms

The Group establishes multilingual grievance mechanisms that enable all employees worldwide, as well as employees of domestic and overseas business partners (such as suppliers and contractors), to raise concerns and report issues related to human rights violations, harassment, and other matters. Protection of whistleblowers, assurance of anonymity, and prohibition of retaliation are common principles applied across all regions.

When it becomes clear that the Group has caused or contributed to adverse human rights impacts, the Group will work toward corrective actions and remediation through appropriate procedures.

10. Education and Training

The Group provides officers and all employees with continuous education and training on human rights. Training programs incorporate legal systems and social contexts relevant to each region, fostering a high level of human rights awareness throughout the organization.

The Group also provides human rights education and training to contractors and outsourced partners.

11. Governance and Continuous Improvement

The Group establishes a governance structure under which the Board of Directors and management appropriately oversee the implementation of this policy, ensuring that initiatives to respect human rights are firmly embedded throughout the organization.

To effectively conduct human rights due diligence and related initiatives, the Group clearly defines responsible executives and departments and strengthens these functions on an ongoing basis.

In addition, the Group regularly reviews this policy and updates its content as necessary, considering changes in the social environment and international trends, to pursue continuous improvement.

Signed by:

AEON Financial Service Co., Ltd.

President and CEO

Tomoharu Fukayama