



Whistleblowing Policy

We hereby inform that Cardif Assurances Risques Divers Japan operates a whistleblowing system in accordance with local regulatory requirements and BNP Paribas Group rules. The whistleblowing system enables to report confidentially any concern or suspicion of any illegal, unethical or questionable practice they may become aware of in relation to Cardif Assurances Risques Divers Japan.

This whistleblowing system is open to:

- Cardif Assurances Risques Divers Japan's executive officers and employees (including contract workers, and former executive officers, employees and contract workers, who have left the company in the last one year)
- Cardif Assurances Risques Divers Japan's temporary workers (including former temporary workers, who have left the company in the last one year)
- Employees of external third parties who work for Cardif Assurances Risques Divers Japan (including former employees, who have left the company in the last one year)

This system is not intended to deal with complaints.

Please contact our Customer Service Center for complaints.

(Available only in Japanese)

<https://nonlife.cardif.co.jp/contact>

This whistleblowing system covers, but is not limited to, the following:

1. Fraud and corruption;
2. Violation of regulations such as those on money laundering, terrorism financing, financial embargoes and protection of client interests;
3. Unethical behaviour or dishonest acts, including harassment; or
4. Fraudulent market practice.

Whistleblowers without direct financial consideration and in good faith who report via the whistleblowing system shall not be punished, dismissed or be subject to any kind of discriminatory measures, whether direct or indirect, merely for having taken an initiative that falls within the whistleblowing system as outlined above.

Contact for whistleblowing

Cardif Assurances Risques Divers Japan, Compliance Department

E-mail: group_assurance_jp_whistleblowing@jp.cardif.com



Please provide the following information:

1. Your relationship with Cardif Assurances Risques Divers Japan
2. Your name
3. Your e-mail
4. Your phone number
5. Date when the case occurred
6. The details of the case

Although this whistleblowing system allows anonymous reports, such anonymous reports are able to be handled only when factual and precise pieces of information are provided with sufficient details.

Cardif Assurances Risques Divers Japan investigates all whistleblowing alerts, subject to the correct formal requirements. The persons involved in the investigation treat all information relating to the whistleblowing alerts as strictly confidential. Cardif Assurances Risques Divers Japan may inform the whistleblower about the result of the investigation and measures, to the extent legally permissible, having regard to the rules on financial institutions' secrecy and privacy of personal data or other legal constraints.