

Privacy Policy

Last updated: October 2021

We are Mizuho Bank Ltd, representative office and this is our plan of action when it comes to protecting your privacy. The purpose of this policy is to describe the way that we collect, store, use, and protect information that can be associated with you or another specific natural or juristic person and can be used to identify you or that person. Any references to “Mizuho”, “we”, “us”, or “our” are references to Mizuho Bank Ltd.

The term "applicable data protection law " in this Privacy Policy means the EU General Data Protection Regulation 2016/679 and the Protection of Personal Information Act 4 of 2013; together with all other applicable law relating to privacy or data protection. Similarly, the term Personal information includes 'personal data' as defined in applicable data protection law.

What this privacy policy covers and who it applies to

We respect your privacy and take the responsibility of protecting your personal information seriously. It is important to us that you to know:

- what type of information we collect; and
- how we treat information we receive from you.

This Privacy Policy applies to you if you are:

- a visitor to our website; or
- a customer who has ordered or requested any of our products or services.

This Privacy Policy does not apply to information we collect in other ways, including if you deal with Mizuho in your professional capacity as an employee or agent of our corporate clients or if you use Mizuho's online career resources.

To access further policies, please see our [Corporate Governance](#) page.

About other Mizuho websites

Please note this Privacy Policy does not apply to the websites of other entities you may transact through in the Mizuho group of companies (collectively, the "**Mizuho Group**"), or other websites that may be linked to this Site. Please refer to the policies made available to you on those websites.

The types of information we collect from you

We collect Personal information from you to deliver requested materials or information to either you or relevant parties. We may collect and store the following types of personal information about you when you either use the Site or by corresponding with us (for example, by email) for any reason:

- your *name*;
- your *contact information* such as your email address and telephone number;
- information in connection with *communications you send us*, for example to request further information or report a problem; and
- *details of the functions and services* you use on the Site.

We may also collect special personal information from you, including details about your health or ethnic origin. Where reasonably practicable, we will usually ask you in writing to process these special categories of personal information.

Automated collection of information

Each time you use the Site, we may automatically collect the following types of information:

- **Technical information:** For example, the type of internet browser and the operating system. We use this information to help provide a good user experience on the Site.
- **Log information:** For example, the details of the use of the Site by you, the visits to the Site and traffic data. We use this information to help us understand how users use the Site and to improve user experience.

Legal basis for processing

We process your personal information:

- (i) for the performance of contracts to which you will be a party and in order to take steps at your request prior to you entering into those contracts;
- (ii) where required by a legal or regulatory obligation;
- (iii) for the purposes of legitimate interests pursued by us; or
- (iv) with your consent.

Legitimate interests

Our processing of your personal information is necessary for the purposes of legitimate interests pursued by us, namely:

- collecting user information to provide you with a safe, smooth, efficient and customised experience;
- to make sure you receive updated information on Mizuho's business activities;
- to provide the services you have requested and to provide them efficiently;
- to ensure that the content on the Site is presented in the most effective manner for you and your device;
- to allow you to participate in any features on the Site when you choose to do so;
- for our own marketing, research and investor relations; and
- for the efficient running of our business.

Purposes of processing and use of your personal information

We may use your personal information specifically to:

- to manage and improve our Site;
- to tailor the content of our Site to provide you with a more personalised experience and draw your attention to information about our products and services that may be of interest to you;
- carry out our obligations arising from any agreements entered into between you and us;
- to manage and respond to any request you submit through our Site;
- communicate with you;
- administer the Site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- keep the Site safe and secure; and
- comply with legal and regulatory obligations.

Disclosure of personal information

Except as expressly set out in this Privacy Policy we do not share, sell, or lease personal information about you to any third parties for their marketing use.

We may disclose personal information to respond to information requests, respond to legal requirements, enforce our policies and protect our rights and property. The personal information you provide to us may also be shared with other companies in the

Mizuho Group if this is necessary to fulfil our obligations, respond to your enquiries or for any other related purposes.

We may also provide third party advisers and service providers access to information where they support or provide services to us. We will ensure that if we share information with, or provide access to, third party service providers, any disclosure or access is at all times in compliance with applicable data protection law.

We may also share your personal information with:

- analytics and search engine providers that may assist us in the improvement and optimisation of our Site;
- third parties who support our information technology or handle mailings or events on our behalf;
- law enforcement agencies, other governmental agencies or third parties if we are required by law to do so, or in other limited circumstances (for example if required by a court order or regulatory authority, or if we believe that such action is necessary to prevent fraud or cyber-crime or to protect the Site, our technology assets or the rights, property or personal safety of any person); and
- other business entities should we plan to merge with or be acquired by that business entity, or if we undergo a re-organisation with that entity.

Links to other sites

The Site contains links to other websites. Mizuho is not responsible for the privacy policies of third party websites to which links are provided. You should check the privacy policies on these sites before providing any personal information. This privacy statement relates only to information contained on, or gathered via, the Site.

How long will we keep your information?

We will only keep the information we collect about you for as long as required for the purposes set out above or as required to comply with any legal obligations to which we are subject. This will involve us reviewing our files to check that information is accurate, up-to-date and still required.

Your rights

You have a number of rights concerning the way that we use your information. At any time, you have the right to:

- be ***informed about the processing of your personal information*** (i.e. for what purposes, what types, to what recipients it is disclosed, storage periods, any third party sources from whom it was obtained, confirmation of whether we undertake automated decision-making, including profiling, and the logic, significance and envisaged consequences);
- request ***access*** to or a copy of any personal information we hold about you;
- request the ***rectification*** of your personal information, if you consider that it is inaccurate;
- request the ***erasure*** of your personal information, if you consider that we do not have the right to hold it;
- ***object*** to your personal information being processed for a particular purpose or to request that we stop using your information;
- request ***not to be subject to a decision based on automated processing*** and to have safeguards put in place if you are being profiled based on your personal information; and
- ask us to ***transfer a copy of your personal information to you or to another service provider or third party*** where technically feasible.

Any request for access to or a copy of your personal information must be in writing and we will endeavour to respond within a reasonable period and in any event within one month in compliance with applicable data protection law.

Security and storage of your information

We take your online security seriously and have implemented generally accepted standards of technology and operational security to protect your personal information from loss, misuse, alteration or destruction. Once we have received your information we will ensure that the collection and use of your information is in accordance with applicable data protection law. All personnel of Mizuho are required to keep personal information confidential and only authorised persons have access to such information.

The Site uses SSL (Secure Sockets Layer protocol) encrypted transmission for services that involve the handling of visitor information. With SSL encrypted transmission, visitor information is encrypted prior to transmission.

Please note, however, that the transmission of information via the Internet is not completely secure and we cannot guarantee the security of your personal information transmitted to us or provided through the Site.

Transferring data to another country

We may transmit or transfer personal information outside of the country in which it was collected to a foreign country and process it in that country. Personal information may be stored on servers located outside the country in which it was collected in a foreign country whose laws protecting personal information may not be as stringent as the laws in the country in which it was collected. You consent to us processing your personal information in a foreign country whose laws regarding processing of personal information may be less stringent.

Automated processing

We do not carry out automated decision-making or profiling in relation to your personal information.

Cookies and setting your preferences

This Site uses "cookies" for the purpose of ensuring security and providing appropriate information when visitors access it. Cookies are a technology that enables the identification of repeat access and visits to the Site by the same visitor through the storage of certain text files (information) on the visitor's terminal via the web browser. When you visit our Site from any device (mobile, tablet or PC), we collect information about your use of this website, such as information about the device or browser you use to access the Site and the way you interact with it.

The cookies we use fall into the following categories:

- Strictly Necessary
- Performance
- Functional
- Targeting
- Social Media

However, the cookies we use on this Site contain no information that identifies the visitor.

Ordinarily, browsers are configured to accept cookies, but a visitor can change the browser settings to refuse to accept cookies or to display an alert when a cookie has been accepted. Refer to [Cookie Settings](#) for information on changing browser settings. You can also find more details about each of the types of cookie we use, and control how the non-essential categories of cookies are placed on your device, by visiting

our **Privacy Preference Centre via the button below**. Please be aware that blocking some types of cookie may impact your experience of our website, and note your preferences will apply to all of www.mizuhogroup.com.

[Cookies Settings]

Contacting us

If you have any questions about this Privacy Policy, please contact us at information.officers@mhbk.co.za. Alternatively you can also contact us at Mizuho Bank, Ltd. Johannesburg Representative Office - 2nd Floor, West Tower, Maude Street, Nelson Mandela Square, Sandton 2196. South Africa.

If you have any concerns about our use of your information, you also have the right to make a complaint to the Information Regulator, which regulates and supervises the use of personal information in the South Africa, via POPIAComplaints@info regulator.org.za.

Changes to this policy

Any changes we make to this Privacy Policy in the future will be posted on this page of the Site and, where appropriate, we will notify you by e-mail.

We would encourage users to check the Privacy Policy each time they use the Site. If our Privacy Policy changes in any way, we will place an updated version on this page. Regularly reviewing this page ensures that you are always aware of what information we collect, how we use it and under what circumstances, if any, we will share it with other parties.