

Prevention of Anti-Social Elements

It is the policy of Aozora Asia Pacific Limited (the "Company") to terminate any relations with anti-social elements such as gangsters, gang-related people and corporate extortionists as follows:

- 1. In the event of any unjustified demands by anti-social elements, the Company will take relevant remedial actions.
- 2. Cooperate with regulatory bodies to take necessary steps to prevent any unjustified demands by antisocial elements.
- 3. Break off any relations with anti-social elements including business relations through the Company-wide actions. Further, refuse any unjustified demands by anti-social elements.
- 4. In the event of any unjustified demand is received from anti-social elements, the Company will take civil and criminal actions, as necessary.
- 5. Never get involved in any backroom deal to cover up the truth even if an unjustified demand by anti-social elements arises out of any untoward incident in the course of business activities or an employee's misconduct.
- 6. Never provide a fund for any anti-social element.