

PRIVACY POLICY

Last updated: December 1st, 2024

We, SBI Africa Co., Ltd. “SBIAF” have established and implemented the following basic policy for the protection of customers’ personal information and announced the matters concerning the processing of their personal information, to build an environment and system that enables customers to do business with SBIAF in peace, and in order to gain the trust of customers as companies that handle your privacy information.

As we provide you with our services, we process personal data about you in accordance with applicable data protection laws, including the General Data Protection Regulation of the European Union (the “GDPR”) and the UK GDPR.

This is our privacy policy for residents in the European Economic Area (the “EEA”) and the UK on how we process and protect your personal data who use our trading of used car. We may revise this privacy policy from time to time. You can obtain the latest version of this policy on our site.

1. RESPONSIBLE CONTROLLER

When we determine the purposes and means of processing your personal data, we are the data controller and responsible for protecting your rights regarding personal data.

2. HOW WE PROCESS YOUR PERSONAL DATA

As we provide you with our services, we collect, use, store, generate or disclose to third-parties (hereinafter collectively referred to as “process”) your personal data for the following purposes:

- 1) To register a user
 - i. Categories of your personal data we process: Username, Phone Number, Email Address.
 - ii. Lawful basis: Performance of the contract legitimate interest.
 - iii. Period for which we store your personal data: The longer of the user registration period and the period stipulated by law.
 - iv. Recipients we disclose your personal data to: Service providers (Japan): Internet service providers, cloud service providers and other service providers in the IT sector.
Contractors (Japan): Installation and maintenance of information equipment; development, maintenance, monitoring and support of information systems; sending information on our products and services, etc. and storage of business materials. Amazon Web Services (AWS) (USA)

2) To manage commodity transactions

- i. Categories of your personal data we process: Date of purchase, VIN Number of Purchased Vehicle, Purchase price, Bank Account Information, Name, Address, Phone Number, End User's Name, End User's Address, End User's Phone Number.
- ii. Lawful basis: Performance of the contract legitimate interest.
- iii. Period for which we store your personal data: the period stipulated by law.
- iv. Recipients we disclose your personal data to: Service providers (Japan): Internet service providers, cloud service providers and other service providers in the IT sector.
Contractors (Japan): Installation and maintenance of information equipment; development, maintenance, monitoring and support of information systems; sending information on our products and services, etc. and storage of business materials. Amazon Web Services (AWS) (USA)

3) To manage transactions

- i. Categories of your personal data we process: Transaction Date, Transaction Party, Transaction amount.
- ii. Lawful basis: Performance of the contract.
- iii. Period for which we store your personal data: as long as necessary for purpose.
- iv. Recipients we disclose your personal data to: Service providers (Japan): Internet service providers, cloud service providers and other service providers in the IT sector.
Contractors (Japan): Installation and maintenance of information equipment; development, maintenance, monitoring and support of information systems; sending information on our products and services, etc. and storage of business materials. Amazon Web Services (AWS) (USA)

4) To send email newsletters

- i. Categories of your personal data we process: Username, Email Address.
- ii. Lawful basis: consent, Performance of the contract
- iii. Period for which we store your personal data: as long as necessary for purpose.
- iv. Recipients we disclose your personal data to: Service providers (Japan): Internet service providers, cloud service providers and other service providers in the IT sector.
Contractors (Japan): Installation and maintenance of information equipment; development,

maintenance, monitoring and support of information systems; sending information on our products and services, etc. and storage of business materials. Amazon Web Services (AWS) (USA)

5) Usage analysis and function improvement

- i. Categories of your personal data we process: Source IP address (IP geolocation), browser type/version, operating system/version, the pages served, time, the web page visitor comes from, and other technical data about visitors' usage of the Website (including device Identifiers)
- ii. Lawful basis: your consent. You can withdraw your consent at any time. Your withdrawal of consent does not affect the lawfulness of our processing of your personal data based on consent before its withdrawal.
- iii. Period for which we store your personal data: twenty six (14) months.
- iv. Recipients we disclose your personal data to: Service providers (Japan): Internet service providers, cloud service providers and other service providers in the IT sector.
Contractors (Japan): Installation and maintenance of information equipment; development, maintenance, monitoring and support of information systems; sending information on our products and services, etc. and storage of business materials. Amazon Web Services (AWS) (USA)

6) To improve the Website security (to detect and prevent unlawful use and security breach of the Website)

- i. Categories of your personal data we process: Source IP address (IP geolocation), browser type/version, operating system/version, the pages served, time, the web page visitor comes from, and other technical data about visitors' usage of the Website (including device Identifiers)
- ii. Lawful basis: legitimate interest, i.e. to maintain and improve the website security.
- iii. Period for which we store your personal data: as long as necessary for purpose
- iv. Recipients we disclose your personal data to: Service providers (Japan): Internet service providers, cloud service providers and other service providers in the IT sector.
Contractors (Japan): Installation and maintenance of information equipment; development, maintenance, monitoring and support of information systems; sending information on our

products and services, etc. and storage of business materials. Amazon Web Services (AWS) (USA)

3. SENSITIVE PERSONAL DATA

We usually do not collect and/or use sensitive categories of your personal data as defined in Articles 9 or 10 of GDPR / UK GDPR on our service.

4. COOKIES

A cookie is a small text file that our website sends to your terminal device for the purpose of keeping certain records.

By using cookies:

- (1) Your terminal devices (e.g. browsers) remember your preferences (e.g. language used) and activities (e.g. login status, etc.) on our website so that we can deliver a personalised and better user experience on our website (essential cookies); and
- (2) We keep track of your interactions with our website, giving us useful and important insight for improving our website (performance cookies).

A cookie identifies your terminal device, typically your web browser, but it cannot identify your individual identity.

5. TRANSFER TO NON-EU COUNTRIES

We may engage third-party contractors, which assist us in processing your personal data for the purposes described above. These contractors are established and located in Japan and United States.

When the Recipients are located in Japan, your personal data is protected in accordance with the Act on the Protection of Personal Information of Japan. The European Commission and the UK have decided that Japan ensure an adequate level of data protection (the “Adequacy Decisions”) and that personal data can be lawfully transferred to Japan without requiring any specific authorisation.

In the event that we transfer your data to an entity located outside the EEA, the UK or Japan, we protect your rights with personal data by virtue of a data transfer contract with the relevant recipient in accordance with the GDPR / UK GDPR, which imposes on such recipients contractual obligations to ensure an adequate level of data protection equivalent to those laid down by the GDPR/ UK GDPR.

6. YOUR LEGAL RIGHTS

Provided that certain conditions are met, you have legal rights to request from us the following:

- Revocation of a previously given consent to our processing of your personal data
- Access to your personal data and to certain supplementary information covered by this policy;
- Rectification of your personal data if inaccurate or incomplete;
- Erasure of your personal data in certain circumstances;
- Suspension of using your personal data in certain circumstances;
- Stopping processing your personal data in certain circumstances and
- Obtaining your personal data in a structured, commonly used, and machine-readable format.

If you wish to exercise your rights, please contact us.

7. COMPLAINT

If you are from EEA and UK, You can lodge complaints about our way of processing your personal data with the data protection supervisory authorities of your country of residence.

8. EU REPRESENTATIVE/UK REPRESENTATIVE

As we are based outside of the EU/UK, Article 27 GDPR/UK GDPR requires that we appoint an EU representative/UK representative to handle certain data subject requests and queries. In compliance with this, we have appointed DataRep to act as our representative. Any queries requiring the input of our representative should please be directed to them as follows:

- (1) Sending an e-mail to DataRep datarequest@datarep.com

It is ESSENTIAL that you quote < SBIAF> in the subject line,

- (2) Contacting DataRep on the online webform

www.datarep.com/data-request

- (3) Mailing Mailing your inquiry to the Representative at the most convenient address [\[here\]](#).

To ensure that your inquiry is properly received and processed, please address it to "DataRep" rather than " SBIAF" when sending it by mail. Additionally, please make sure that " SBIAF" is clearly stated in the body of your inquiry.

9. INQUIRY

SBI Africa Co., Ltd.

1-6-1 Roppongi, Minato-ku, Tokyo, Japan

Tel: +81-3-6229-0086

Telephone calls are received Monday through Friday from 10:00 a.m. to 5:00 p.m. (JST)

E-mail: sbiaf_syain@sbigroup.co.jp

The Information Desk is closed on weekends, public holidays in Japan, and during the year-end and new-year period.