

Money Forward Group Policy against Anti-Social Forces

Money Forward, Inc. (the “Company”) and its subsidiaries (collectively, the “Group”) will ensure the appropriateness and soundness of business operations by establishing the following policy against so-called “anti-social forces,” groups or individuals who pursue economic benefits through violence, force, or fraudulent methods (in determining whether a party is an anti-social force, the Group will focus on attributes such as whether or not the party is a crime syndicate, a company affiliated with a crime syndicate, corporate racketeer, extortionist operating under the pretense of a social movement group, extortionist operating under the pretense of a political action group, or crime groups specialized in intellectual crimes, as well as on conduct such as acts of violent demands and unreasonable demands beyond legal responsibility).

Policy

The following items shall be the Group’s basic principles for the prevention of damage caused by anti-social forces and shall be observed by the Group and its officers and employees.

(1) Response as the Group

The Group shall establish a system to eliminate anti-social forces and shall respond to anti-social forces as the Group as a whole to ensure the safety of officers and employees who respond to such forces.

(2) Cooperation with External Professional Parties

In order to prevent damage caused by anti-social forces, the Group shall cooperate with external professional parties such as the police, the Tokyo Center for Removal of Criminal Organizations, and lawyers to respond to such forces systematically and appropriately.

(3) Rejection of any Relationships Including Business Transactions

The Group shall reject any relationship, including business relationships, with anti-social forces.

(4) Civil and Criminal Legal Responses in Case of Emergency

The Group shall firmly reject any unreasonable claims by anti-social forces and shall take legal action, both civil and criminal, as necessary.

(5) Prohibition of Backdoor Deals and Provision of Funds

The Group shall not provide funds or engage in backroom transactions with anti-social forces.