

## **Website Terms and Conditions**

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The Company respects your privacy and permits you to control the treatment of your information obtained through the Website. A complete statement of the Company's current privacy policy can be found at "Use of Customers' Personal Information" in the Website. The Company's privacy policy is expressly incorporated into the Terms by this reference.

These Terms are subject to change by us at any time without notification. These terms and conditions were last updated on September, 2020.

### **1. Intellectual Property**

All intellectual property rights (including copyright and trademark) in and to the Website and all material therein (including any information, branding, logos, designs, etc.) (collectively, the "**Content**") is the sole and exclusive property of the Company. Unauthorized use, reproduction, change, or distribution of the Content or any part thereof is prohibited.

### **2. No Warranty and Disclaimers**

Despite our efforts to check and update the Content and all information contained on the Website on a regular basis, the Company does not guarantee its completeness, usefulness, adequacy, timeliness, or accuracy.

The Company may change, modify, add, or delete, any Content, or terminate any or all Website offerings or transmissions, or discontinue or change the Content, information, materials, products, or services described herein at any time without notice.

This Website, Content, and/or any information incorporated by reference herein has not been, and will not be submitted to become, approved, verified by, or registered with any relevant government authorities under the local laws. This Website is not intended for, and should not be accessed by, persons located or resident in any jurisdiction where (by reason of that person's nationality, domicile, residence, or otherwise) the publication or availability of this Website and/or any Content herein is prohibited or contrary to applicable local law or regulation, or would subject the Company or any affiliated entity or person to any registration or licensing requirements in such jurisdiction. It is your responsibility to be aware of and observe all applicable laws and regulations of any relevant jurisdiction in connection with your use of this Website and/or any Content herein, and to obtain all regulatory approvals, licenses, verifications, and/or registrations that may be required for such use under such laws.

The Content has been prepared for informational purposes only, without regard to the financial situation or means of any particular person or entity, and the Website is not soliciting any action based upon them. The Content shall not form the basis of, or be relied upon in connection with, any contract or commitment on the part of any person or entity to proceed with any transaction. The Content is also not to be construed as soliciting or promoting any financial products or services.

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If you are unsure about the meaning of any information provided on this Website, please consult your financial or other relevant professional adviser.

You may leave this Website when you access certain links on this Website. The Company does not control any other websites or content outside of the Website and does not assume any responsibility for such websites or content, or any services, products, or items offered through such websites.

### **3. Security**

The Company has taken all commercially reasonable measures to ensure the secure operation of this Website, and your secure access thereof. However, as your access to this Website, and its general operation, necessarily involves third parties such as internet service providers and other elements beyond the Company's reasonable control, the Company cannot guarantee that the Website, and your use thereof, is completely secure at all times. Your access to and use of the Website is therefore at your own risk.

### **4. Governing Law**



These Terms and Conditions are governed by, and construed in accordance with, the laws of the State of New York, without regard to their conflicts of laws principles.

#### **5. Languages**

This Website may be available in both English and Japanese. If there is a difference between the English and Japanese versions of this Website, the English version will take precedence.