

SELF-REGULATING RULES

ON THE

PROTECTION AND USE OF

PERSONAL INFORMATION

December 2004
Japanese Bankers Association

The International Bankers Association received permission from the Japanese Bankers Association to prepare this translation for reference purposes. The Japanese Bankers Association neither reviewed nor approved this translation, and the Japanese original remains the official Japanese Bankers Association document.

The International Bankers Association prepared this translation with the intention of having the content accurately represent the Japanese original as much as possible, and it contains all information in Japanese original. However, there may be differences in layout and pagination from the Japanese original.

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I. GENERAL RULES

1. Purpose

The purpose of these self-regulating rules is to ensure that the member banks (hereafter referred to as the “banks”) of the Japanese Bankers Association (JBA) comply with the relevant laws and ordinances, and use and protect personal information appropriately.

Ideas on Applying These Rules

- While these self-regulating rules are basically intended for banks, this does not preclude their use by subsidiary companies and affiliate companies, etc.

These self-regulating rules were drafted in light of the Personal Data Protection Law, the Personal Data Protection Law Enforcement Ordinance, and the Basic Policy on Personal Data Protection (Cabinet Decision) as well as the Guidelines on Personal Data Protection in the Financial Industry (drawn up by the Financial Services Agency (FSA)) and the Practical Guidelines on Security Measures, etc. in Guidelines on Personal Data Protection in the Financial Industry (drawn up by the FSA).

- In addition to the above laws and ordinances, banks must also comply with the guidelines, etc. set down by the competent minister according to the type of operations undertaken.
- The “Ideas on Applying These Rules” sections provide ideas on making the best use of these self-regulating rules and specific examples of business practice.

Regulations related to the “Guidelines on Personal Data Protection in the Financial Industry” (hereafter referred to as the “FSA Guidelines”)

Article 1 Purposes (Article 1 of the Law)

1 These Guidelines are based on the Personal Data Protection Law (hereafter called “the Law”), the Personal Data Protection Law Enforcement Ordinance (hereafter called “the Enforcement Ordinance”), and the Basic Policy on Personal Data Protection (hereafter called “the Basic Policy”).