



## PRIVACY NOTICE

This privacy notice ("**Privacy Notice**") is provided by Mizuho Bank, Ltd., London Branch, Mizuho International plc, Mizuho EMEA Corporate Services Limited and Augusta & Co. Limited (together "**Mizuho**", "**we**", "**us**", "**our**").

This Privacy Notice applies to information held by Mizuho about individuals with whom we correspond or otherwise do business, Client Personnel and other individuals who are using our services (as applicable, "**you**"). This Privacy Notice explains what personal data Mizuho collects from you. Please read this Privacy Notice carefully to understand our practices regarding your personal data and how we will treat it. This Privacy Notice relates only to personal data collected by Mizuho.

Mizuho is a controller of your personal data, which means we decide how to process your personal data and have certain responsibilities in relation to your personal data.

Please contact us at [datacontroller@mizuhogroup.com](mailto:datacontroller@mizuhogroup.com) or by writing to the Office of the Data Controller at 30 Old Bailey, London EC4M 7AU if you have any questions or wish to exercise any of your rights (see sub-section 4 below for more information about your rights in relation to your information).

In this Privacy Notice, the following definitions apply:

**"Applicable Regulations"** means:

- (a) FCA Rules or any other rules of a relevant regulatory authority;
- (b) the Rules of a relevant Market; and
- (c) all other applicable laws, rules and regulations as in force from time to time;

**"Affiliate"** means an undertaking in the same group as us;

**"Client Personnel"** means any of a client's employees, officers, directors, agents, contractors or consultants whose personal data we obtain in the course of interactions with the client.

**"Data Protection Legislation"** means (i) the UK Data Protection Act 2018; and (ii) the EU General Data Protection Regulation 2016/679 as it forms part of domestic law of the United Kingdom by virtue of the European Union (Withdrawal) Act 2018, as the same may be amended from time to time, together with all other Applicable Regulations relating to privacy or data protection and where we use the terms "personal data", "data subject", "controller", "processor" and "process" (and its derivatives), such terms shall have the meanings given to them in the Data Protection Legislation;

**"FCA"** means the Financial Conduct Authority;

**"FCA Handbook"** means the FCA's Handbook of rules and guidance;

**"FCA Rules"** means any applicable rules as published in the FCA Handbook;

**"Market"** means any regulated market, multilateral trading facility or organised trading facility (as such terms are defined in the FCA Rules);

**"Rules"** means articles, rules, regulations, procedures and customs of a Market, as in force from time to time.

### 1. Using your information

#### How we collect your information

**Information you give to us.** The personal data that you give us by corresponding with us, for example when you contact us through one of the methods set out on our website.

**Information given to us by third parties.** We collect some information from third parties such as information that we obtain when verifying details supplied by you against details held in registries and public records.

#### Information we collect, purpose and lawful basis

The 'information' held by Mizuho includes personal data, which means information that can be used to identify a natural person. Some of the information that we collect about you may include special categories of personal data (such as information about racial or ethnic origin, criminal or alleged criminal offences or health and lifestyle). You are responsible for ensuring that your Client Personnel and any individuals whose information you pass onto us are aware of such uses of their information.

The types of personal data we process, the purposes and the lawful basis for such processing are set out below:

| Purpose  | Personal data  | Lawful basis   |
|--|--|--|
| <p><b>Client Account Management</b></p> <p>To administer and operate your client account(s) and to provide any service to you; to monitor and analyse the conduct of your client account(s); to follow up with you after you request information to see if we can provide any further assistance; to check your instructions to us; to administer, enforce or apply the terms of any agreement you may have with us and to protect our (or others') property or rights; to prevent or detect abuse of our services or any of our rights (and attempts to do so).</p> | <p>Contact information, such as an individual's home or work address and contact details (including mobile telephone number);</p>  | <p><b>Performance of our Agreement</b></p> <p>The processing is necessary to perform the agreement that we have with you or to take steps to enter into an agreement with you.</p>   |
|  | <p>Date of birth, marital/civil partnership status, details of dependents and next of kin;</p> <p>Employment status and other employment related information such as work contact details and job titles of Client Personnel, and information about an individual's professional qualifications.</p> | <p><b>Legitimate interests</b></p> <p>The processing is necessary for the purposes of a legitimate interest pursued by us, which are:</p> <ul style="list-style-type: none"> <li>▪ to ensure that our client accounts are well-managed;</li> <li>▪ to protect our business interests;</li> </ul> |

| Purpose  | Personal data  | Lawful basis   |
|--|--|--|
|  | <p>Pay records, national insurance number, tax codes, bank account details and passport numbers.</p> <p>Information we collect when you communicate with us; or when you apply for our products or services; or any other time you contact us. This may include special categories of personal data that are more sensitive such as information about racial or ethnic origin, or health and lifestyle.</p> <p>Information we obtain from the way you use and manage any account(s) you have with us, such as the date, amount and currency of payments which are made to such accounts and any transactions you enter into.</p> <p>Information we obtain from third parties, namely other members of the Mizuho Financial Group, employers, clients, joint account holders, credit reference agencies, registries, public records, employers, fraud prevention agencies or other similar organisations.</p> | <p>▪ to keep our clients informed about relevant products and services, unless you have indicated at any time that you do not wish us to do so.</p> <p><b>Legal Obligation</b></p> <p>The processing is necessary for compliance with a legal obligation that we have.</p> <p><b>Recognised Legitimate Interest</b></p> <p>The processing is necessary for the purposes of a recognised legitimate interest, which is for the purposes of detecting, investigation or preventing crime.</p> <p><b>Consent</b></p> <p>You have explicitly agreed to us processing such information for a specific reason.</p> |
| <p><b>Marketing and communication</b></p> <p>To bring to your attention (in person or by post, email or telephone) information about additional services offered by us and/or our Affiliates, including marketing events, which may be of interest to you, unless you indicate at any time</p> | <p>Contact information, such as an individual's home or work address and contact details (including mobile telephone number).</p> <p>This may include special categories of personal data that are more sensitive such as dietary requirements (where this may infer</p>   | <p><b>Legitimate Interests:</b></p> <p>The processing is necessary for the purposes of a legitimate interest pursued by us, which are:</p> <ul style="list-style-type: none"> <li>▪ to protect our business interests;</li> <li>▪ to keep our clients informed about relevant products and services,</li> </ul>  |

| Purpose  | Personal data  | Lawful basis  |
|--|--|---|
| <p>that you do not wish us to do so; to improve the relevance of marketing messages that we may send you.</p>  | <p>religious beliefs) or an individual's health condition/s.</p> <p>Information we collect when you communicate with us; or when you apply for our products or services; or any other time you contact us.</p>                 | <p>unless you have indicated at any time that you do not wish us to do so.</p> <ul style="list-style-type: none"> <li>▪ to evaluate, develop or improve our products and services.</li> </ul>   |
|  |  | <p><b>Consent</b></p> <p>You have explicitly agreed to us processing such information for a specific reason.</p>  |
| <p><b>Identity, Background and “Know Your Client” Checks</b></p> <p>To confirm your identity and carry out background checks, including as part of our checks in relation to “Know Your Client” checks, anti-money laundering, compliance screening and to prevent fraud and other crimes.</p> | <p>Date of birth, marital/civil partnership status, gender, citizenship, place of birth, utility bills, driving license, nationality, city of birth, insider status, PEP sanctions, details of dependents and next of kin.</p> | <p><b>Legal Obligation</b></p> <p>The processing is necessary for compliance with a legal obligation that we have.</p>  |
|  | <p>Contact information, such as an individual's home or work address and contact details (including mobile telephone number).</p>  | <p><b>Recognised Legitimate Interest</b></p> <p>The processing is necessary for the purposes of a recognised legitimate interest, which is for the purposes of detecting, investigating or preventing crime.</p>  |
|  | <p>Employment status and other employment related information such as work contact details and job titles of Client Personnel, and information about an individual's professional qualifications.</p>                          | <p><b>Performance of an Agreement</b></p> <p>The processing is necessary to perform the agreement that we have with you or to take steps to enter into an agreement with you.</p>   |
|  | <p>Pay records, national insurance number, tax codes, bank account details and passport numbers.</p> <p>Information we obtain from third parties, namely other</p>   | <p><b>Legitimate Interests</b></p> <p>The processing is necessary for the purposes of a legitimate interest pursued by us, which are:</p> <ul style="list-style-type: none"> <li>▪ to ensure that our client accounts are well-managed;</li> <li>▪ to prevent fraud, and to comply with anti-money</li> </ul> |

| Purpose  | Personal data   | Lawful basis   |
|--|---|--|
|  | <p>members of the Mizuho Financial Group, employers, clients, joint account holders, credit reference agencies, registries, public records, employers, fraud prevention agencies or other similar organisations.</p>  | <p>laundering laws and sanctions; and</p> <ul style="list-style-type: none"> <li>▪ to protect our business interests.</li> </ul> <p><b>Consent</b></p> <p>You have explicitly agreed to us processing such information for a specific reason.</p>  |
| <p><b>Credit Checks</b></p> <p>To assess any credit limits or other credit decisions (as well as the interest rate, fees and other charges to be applied to your account).</p> | <p>Employment status and other employment related information such as work contact details and job titles of Client Personnel, and information about an individual's professional qualifications.</p> <p>Information we obtain from third parties, namely other members of the Mizuho Financial Group, employers, clients, joint account holders, credit reference agencies, registries, public records, employers, fraud prevention agencies or other similar organisations.</p> <p>Pay records, national insurance number, taxcodes, bank account details and passport numbers.</p> | <p><b>Legal Obligation</b></p> <p>The processing is necessary for compliance with a legal obligation that we have.</p> <p><b>Performance of an Agreement</b></p> <p>The processing is necessary to perform the agreement that we have with you or to take steps to enter into an agreement with you.</p> |

| Purpose   | Personal data  | Lawful basis   |
|---|--|--|
|   |  | <p><b>Legitimate Interests</b></p> <p>The processing is necessary for the purposes of a legitimate interest pursued by us, which are:</p> <ul style="list-style-type: none"> <li>▪ to ensure that our client accounts are well-managed;</li> <li>▪ to prevent fraud, and to comply with anti-money laundering laws and sanctions;</li> <li>▪ to protect our business interests.</li> </ul>   |
| <p><b>Legal and regulatory obligations and reporting</b></p> <p>To meet our legal or regulatory obligations; to comply with any requirement of Applicable Regulations, including but not limited to transaction reporting; to fulfil our obligations under any reporting agreement entered into with any tax authority or revenue service(s) from time to time.</p> | <p>Pay records, national insurance number, taxcodes, bank account details and passport numbers.</p> <p>Information we obtain from the way you use and manage any account(s) you have with us, such as the date, amount and currency of payments which are made to such accounts and any transactions you enter into.</p> <p>Information we obtain from third parties, namely other members of the Mizuho Financial Group, employers, clients, joint account holders, credit reference agencies, registries, public records, employers, fraud prevention agencies or other similar organisations.</p> | <p><b>Legal Obligation</b></p> <p>The processing is necessary for compliance with a legal obligation that we have.</p> <hr/> <p><b>Recognised Legitimate Interest</b></p> <p>The processing is necessary for the purposes of a recognised legitimate interest, which is for the purposes of detecting, investigation or preventing crime.</p> <hr/> <p><b>Legitimate Interests</b></p> <p>The processing is necessary for the purposes of a legitimate interest pursued by us, which are:</p> <ul style="list-style-type: none"> <li>▪ to prevent fraud, and to comply with anti-money laundering laws and sanctions;</li> </ul> |

| Purpose  | Personal data  | Lawful basis   |
|--|--|--|
|  | <p>Information we collect when you communicate with us; or when you apply for our products or services; or any other time you contact us. This may include special categories of personal data that are more sensitive such as information about racial or ethnic origin, or health and lifestyle.</p> <p>Employment status and other employment related information such as work contact details and job titles of Client Personnel, and information about an individual's professional qualifications.</p> | <ul style="list-style-type: none"> <li>▪ to protect our business interests.</li> </ul> <p><b>Substantial Public Interest</b></p> <p>The processing is necessary for a substantial public interest, namely preventing fraud, or regulatory requirements relating to unlawful acts and dishonesty, malpractice or other seriously improper conduct.</p>  |
| <p><b>Analysis, monitoring and training</b></p> <p>To monitor, record and analyse any communications between you and us, including telephone calls to analyse, assess and improve our services, review for potential breaches of legal or regulatory requirements, as well as for training and quality purposes; to enable us to carry out statistical and other analysis; for our reasonable commercial purposes (including quality control and administration and assisting us to develop new and improved products and services).</p> | <p>Information we collect when you communicate with us; or when you apply for our products or services; or any other time you contact us.</p> <p>Information we obtain from the way you use and manage any account(s) you have with us, such as the date, amount and currency of payments which are made to such accounts and any transactions you enter into.</p> <p>Information we collect from the way you do business with us, such as when you use our telephone services or website.</p>               | <p><b>Legitimate Interests</b></p> <p>The processing is necessary for the purposes of a legitimate interest pursued by us, which are:</p> <ul style="list-style-type: none"> <li>▪ to protect our business interests;</li> <li>▪ to evaluate, develop or improve our products and services;</li> <li>▪ ensuring the security of network and information systems.</li> </ul> <p><b>Consent</b></p> <p>You have explicitly agreed to us processing such information for a specific reason.</p> |

| Purpose   | Personal data   | Lawful basis  |
|---|---|---|
| <p><b>Complaints Management</b></p> <p>To respond to and investigate any complaints or concerns; to prevent or detect abuse of our services or any of our rights (and attempts to do so).</p> | <p>Contact information, such as an individual's home or work address and contact details (including mobile telephone number). Details of any complaints or concerns raised by you. This may include special categories of personal data that are more sensitive such as information about racial or ethnic origin, or health and lifestyle.</p> <p>Information we obtain from third parties, namely other members of the Mizuho Financial Group, employers, clients, joint account holders, credit reference agencies, registries, public records, employers, fraud prevention agencies or other similar organisations.</p> | <p><b>Consent</b></p> <p>You have explicitly agreed to us processing such information for a specific reason.</p>  |
|   |   | <p><b>Manifestly Public</b></p> <p>The processing relates to personal data which you have manifestly made public.</p>   |
|   |   | <p><b>Recognised Legitimate Interest</b></p> <p>The processing is necessary for the purposes of a recognised legitimate interest, which is for the purposes of detecting, investigation or preventing crime.</p>  |
|   |   | <p><b>Legal Obligation</b></p> <p>The processing is necessary for compliance with a legal obligation that we have.</p>  |
|   |   | <p><b>Legitimate Interests</b></p> <p>The processing is necessary for the purposes of a legitimate interest pursued by us, which are:</p> <ul style="list-style-type: none"> <li>▪ to ensure that our client accounts are well-managed;</li> <li>▪ to prevent fraud, and to comply with anti-money laundering laws and sanctions;</li> <li>▪ to protect our business interests;</li> <li>▪ to ensure that complaints are investigated;</li> </ul> |

| Purpose   | Personal data  | Lawful basis   |
|---|--|--|
|   |  | <ul style="list-style-type: none"> <li>▪ to evaluate, develop or improve our products and services.</li> </ul> <p><b>Performance of an Agreement</b></p> <p>The processing is necessary to perform the agreement that we have with you or to take steps to enter into an agreement with you.</p>   |
| <p><b>Criminal Record Checks</b></p> <p>Carrying out “Fitness &amp; Propriety” or background checks such as by collecting information about criminal convictions or offences connected to you, including "spent" convictions in some cases, or by carrying out criminal record checks on you; to prevent and detect crime or fraud.</p> | <p>Information about actual or suspected criminal offences connected to you.</p> | <p><b>Consent</b></p> <p>You have explicitly agreed to us processing such information for a specific reason.</p> <p><b>Manifestly Public</b></p> <p>The processing relates to personal data which you have manifestly made public.</p> <p><b>Legal Obligation</b></p> <p>The processing is necessary for compliance with a legal obligation that we have.</p> <p><b>Legitimate Interests</b></p> <p>The processing is necessary for the purposes of a legitimate interest pursued by us, which are:</p> <ul style="list-style-type: none"> <li>▪ to prevent fraud, and to comply with anti-money laundering laws and sanctions;</li> <li>▪ to protect our business interests;</li> <li>▪ to ensure that complaints are investigated;</li> <li>▪ the processing is necessary for the purposes of a recognised legitimate interest, which</li> </ul> |

| Purpose  | Personal data   | Lawful basis  |
|--|---|---|
|  |   | is for the purposes of detecting, investigation or preventing crime.  |
| <p><b>Data Subject Request Management</b></p> <p>To respond and manage an individual's exercise of the right to access, rectify, erase, restrict processing of personal data in relation to them (see sub-section 4 below for more information about all of your rights in relation to your information).</p> <p>To respond to and investigate any data protection related complaints or concerns.</p> | <p>Contact information, such as an individual's home or work address and contact details (including mobile telephone number).</p> <p>Identification information, such as passport, driving license and/or utility bills.</p> <p>Details of any data protection related complaints or concerns raised by you. This may include special categories of personal data that are more sensitive such as information about racial or ethnic origin, or health and lifestyle.</p> | <p><b>Legitimate Interests</b></p> <p>The processing is necessary for the purposes of a legitimate interest pursued by us, which are:</p> <ul style="list-style-type: none"> <li>▪ where we have reasonable doubt about the identity of the requestor;</li> <li>▪ to ensure we respond to the individual or the individual's representative via the preferred method of contact.</li> </ul> |

**Automated decision-making**

We do not carry out automated decision-making or profiling in relation to our clients.

If you want to know more about your rights in relation to automated decision-making, please contact us using the contact details above.

Please note that in order to comply with our obligations under anti-money laundering legislation, we are required to verify the identity of all clients and other information (including but not limited to details of any nationality, citizenship or rights of residence you hold) to satisfy our regulatory obligations. We may do this using an electronic verification system that we consider suitable or by asking you for documentary evidence.

**2. Information sharing and protecting your information**

**How we protect your information**

We maintain appropriate physical, organisational and technical measures so as to prevent any loss, misuse, unauthorised access, disclosure or modification of your personal data.

Please note, however, that the transmission of information via the Internet is not completely secure and we cannot guarantee the security of your personal data transmitted to us or provided through the Mizuho website.

### **Sharing your information with others**

In order to be able to service our clients' needs to the best of our ability, we may share any information about you or others that you provide to us with other members of the Mizuho Financial Group or to our Affiliates' agents, counterparties and support service or data providers, wherever located. If you have provided information to other members of the Mizuho Financial Group, those entities may also share that information with us. We will ensure that if we share such information with third parties, any such disclosure is at all times in compliance with Data Protection Legislation.

The recipients, or categories of recipients, of your information are:

- (a) credit reference agencies in order to perform credit and identity checks on you. To do this, we will supply your information to the credit reference agencies and they will give us information about you and they may record that a search has been made and the results of such search (including the information that we provide). We may continue to exchange information about you with credit reference agencies while you have a relationship with us.
- (b) any revenue service or tax authority including to HMRC, if obliged to do so under Applicable Regulations, or Common Reporting Standards, or FATCA; we may also have to report your account to the necessary tax authorities.
- (c) your advisers (including, but not limited to, accountants, lawyers or other professional advisers) where authorised to do so by you;
- (d) UK and overseas regulators and authorities in connection with their duties (such as crime prevention);
- (e) fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. We and fraud prevention agencies may also enable law enforcement agencies to access and use your information to detect, investigate and prevent crime;
- (f) anyone to whom we may transfer our rights and/or obligations in accordance with any agreement we have in place with you; and
- (g) any other person or organisation after a restructure, sale or acquisition of any member of the Mizuho Financial Group, as long as that person uses your information for the same purposes as it was originally given to us or used by us (or both).

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk:

- (a) we may refuse to provide the services or finance that you have requested, or we may stop providing existing services to you; and
- (b) a record of any fraud or money-laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you.

### **Sharing third party information with us**

If any information you provide to us relates to any third party (such as a joint account holder or beneficiary), by providing us with such information you confirm that you have obtained any necessary permissions from such persons to the reasonable use of their information in accordance with this Privacy Notice, or are otherwise permitted to give us this information on their behalf.

### **3. *Transferring your information outside the EEA and/or the UK***

Information about you in our possession may be transferred to other countries (which may include countries outside the UK and/or the European Economic Area “EEA”) for any of the purposes described in this Privacy Notice, including our transmission of such information to our Affiliates and agents outside the UK and/or the EEA.

You understand and accept that these countries may have differing (and potentially less stringent) laws relating to the degree of protection afforded to the information it holds and that such information can become subject to the laws and disclosure requirements of such countries, including disclosure to governmental bodies, regulatory agencies and private persons, as a result of applicable governmental or regulatory inquiry, court order or other similar process. In addition, a number of countries have agreements with other countries providing for exchange of information for law enforcement, tax and other purposes.

Mizuho may disclose your information to other affiliated companies, branches or representative offices of Mizuho, its service providers and other third parties where necessary in connection with the purposes described in this Privacy Notice. Where the recipient is based in a country outside of the UK and/or the European Economic Area, such country may have differing (and potentially less stringent) laws relating to the degree of confidentiality afforded to the information it holds. When we, or our permitted third parties, transfer your information outside the UK and/or the European Economic Area, we do so on the basis of:

- (a) entering into contractual provisions with the recipient of the data; or
- (b) other valid transfer mechanisms (including international frameworks intended to protect such information to the standard required in the UK and/or the European Economic Area, as may be necessary).

We may also transfer your information where the transfer is to a country deemed to provide adequate protection of your information by the UK Government or you have specifically consented to the transfer.

If you would like more details about the safeguards we rely on, please contact us using the contact details set out above.

### **4. *Your rights in relation to your information***

#### **General rights**

You have a number of rights concerning the way that we use your information. At any time, subject to applicable exemptions and exclusions, you have the right:

- (a) to be informed about the processing of your personal data (i.e. for what purposes, what types, to what recipients it is disclosed, storage periods, any third party sources from which it was obtained, confirmation of whether we undertake automated decision-making, including profiling, and the logic, significance and envisaged consequences);
- (b) to restrict processing of your personal data;
- (c) to request access to, or a copy of, any personal data we hold about you;
- (d) to request the rectification of your personal data, if you consider that it is inaccurate or incomplete;
- (e) to request the erasure of your personal data, if you consider that we do not have the right to hold it;
- (f) to object to your personal data being processed for a particular purpose or to request that we stop using your information;
- (g) to request not to be subject to a decision based on automated processing and to have safeguards put in place if you are being profiled based on your personal data;

- (h) to ask us to transfer a copy of your personal data to yourself or to another service provider or third party where technically feasible and otherwise required by Applicable Regulations;
- (i) to withdraw, at any time, any consent that you have previously given to us for our use of your personal data;
- (j) to ask us to stop or start sending you marketing messages at any time; or
- (k) to complain to us in relation to how Mizuho is using your personal data or if you consider there has been an infringement of Data Protection Legislation by contacting us using the contact details above.

Where you have consented to our processing of such information (including special categories of personal data), you may withdraw such consent at any time by contacting us using the contact details above.

Please note that some of these rights may not always apply, as there are sometimes requirements and exemptions which may mean we need to keep processing the personal data or not disclose it, or other times when the rights may not apply at all. We will always tell you if we think we do not have to comply. If you fail to provide us with certain information, or you object to us processing such information the consequences are that we may be prevented from conducting business with you, or continuing to manage your account(s) with us and we may be unable to provide our services to you.

You also have the right to complain to the regulator about Mizuho's information rights procedures. In the UK, the relevant regulator is the ICO and its contact details (as of the date of the last update to this policy) are available here: <https://ico.org.uk/make-a-complaint/>.

### **Access to your information**

You may have a right of access to some, or all, of the information we hold about you, or to have any inaccurate information corrected, under Data Protection Legislation. Any request for access to or a copy of your personal data must be in writing and we will respond within a reasonable period and in any event within one month in compliance with Data Protection Legislation. We will comply with our legal obligations as regards any individual's rights as a data subject.

We aim to ensure that the information that we hold about you is accurate at all times. To assist us in ensuring that such information is up to date, please let us know if your personal details change by contacting us using the contact details above. We will correct any incorrect or incomplete information and will stop processing personal data, or erase it, where there is no legal reason for us to continue to hold or use that information.

### **5. Retaining your information**

We will only keep the information that we collect about you on our systems or with third parties for as long as required for the purposes set out above or as required to comply with any legal obligations to which we are subject. This will involve us regularly reviewing our files to check that information is accurate and up-to-date and still required.

If you close an account that you have with us, we decline your application to open an account, or you decide not to go ahead with opening an account(s), we may still keep your information for a legal, regulatory or fraud prevention purpose. We may also continue to collect information from credit reference agencies to use after you close your account(s) with us for a legal, regulatory or fraud prevention purpose.

We will normally destroy or erase data after five years from the end of our agreement with you or as required by any Applicable Regulations. However, we may retain your information after you cease to be a client for longer than this, provided it is necessary for a legal, regulatory, fraud prevention or other legitimate business purpose.

#### ***6. Sending you marketing information***

We and other members of the Mizuho Financial Group may use your information from time to time to inform you by letter, telephone, text (or similar) messages, email or other electronic means, about similar products and services (including those of third parties) which may be of interest to you, to the extent permitted by law. You are responsible for ensuring that your Client Personnel are aware that we may use their information for marketing purposes to inform them about services which may be of interest to them. You may, at any time, request that we cease or do not send such information by one, some or all channels, by contacting us using the contact details at the start of this Privacy Notice.

#### ***7. Changes to this privacy notice***

This version of the Privacy Notice is dated April 2026.

Any material changes to this Privacy Notice will be notified to you using an appropriate method.