

**Grounds for Refusing Registration, and Relevant Statutes and Regulations
Pertaining to Viewpoints in Registration-Screening**

Financial Instruments Business Operator

- “Financial Instruments and Exchange Act”
Article 29-4 (Refusal of registration)
- Cabinet Office Ordinance on Financial Instruments Business, etc.
Article 13 (Screening Criteria for Staffing)
- Comprehensive Guidelines for Supervision of Financial Instruments Business Operators
 - IV. Supervisory Evaluation Points and Various Administrative Procedures (Type I Financial Instruments Business)
 - IV-4 Various Administrative Procedures (Type I Financial Instruments Business)
 - IV-4-1 Registration
 - V. Supervisory Evaluation Points and Various Administrative Procedures (Type II Financial Instruments Business)
 - V-3 Various Administrative Procedures (Type II Financial Instruments Business)
 - V-3-1 Registration
 - VI. Supervisory Evaluation Points and Various Administrative Procedures (Investment Management Business)
 - VI-3 Various Administrative Procedures (Investment Management Business)
 - VI-3-1 Registration
 - VII. Supervisory Evaluation Points and Various Administrative Procedures (Investment Advisory and Agency Business)
 - VII-3 Various administrative procedures (Investment Advisory and Agency Business)
 - VII-3-1 Registration

Issuer of Prepaid Payment Instruments for Third-Party Business

- “Payment Services Act”
Article 10 (Refusal of Registration)

- “Guidelines for Administrative Processes” Regarding Prepaid Payment Instruments Issuers

II Supervisory Evaluation Points of Prepaid Payment Instruments Issuers

II-2 Information Provision and Consulting Capabilities (Consultation Functions) for the Protection of the Users of Prepaid Payment Instruments

II-2-3 Information Management System for the Users of Prepaid Payment Instruments

II-3 Business Operations

II-3-1 System Management

III Points of Attention Regarding Administrative Processes Pertaining to Supervision of Prepaid Payment Instruments Issuers

III-2 Various Administrative Procedures Pertaining to the “Payment Services Act”

III-2-1 Acceptance of Written Notice/Report on Issued Prepaid Payment Instruments and Registration Application

(ref.) “Guidelines for Administrative Processes”: Registration Screening Checklist of Issuers of Prepaid Payment Instruments for Third-Party Business

Fund Transfer Service Provider

- “Payment Services Act”

Article 2 (Definitions)

Article 40 (Refusal of Registration)

- “Guidelines for Administrative Processes” Regarding Fund Transfer Service Providers

I Supervisory Evaluation Points of Fund Transfer Service Providers

I-1 Business Management, etc.

I-2 Appropriateness of Businesses, etc.

I-2-1 Legal Compliance

I-2-1-1 Legal Compliance System, etc.

I-2-1-2 (Measures of) Verification at the Time of Transaction, etc.

I-2-2 Information Provision and Consulting Capabilities (Consultation Functions) for the Protection of the Users Fund Transfer Services

I-2-2-1 Protective Measures for Service Users

II Points of Attention Regarding Administrative Processes Pertaining to Supervision of Fund Transfer Service Providers

II-2 Various Administrative Procedures

II-2-1 Acceptance of Registration Application and Written Notices

(ref.) “Guidelines for Administrative Processes”: Registration Screening Checklist of Fund Transfer Service Providers

Small Amount and Short Term Insurance Provider

- the “Insurance Business Act”

Article 272-4 (Refusal of Registration)

Article 272-33 (Screening Criteria for Small Amount and Short Term Major Shareholder of Insurance Company)

Article 272-37 (Screening Criteria for Small Amount and Short Term Insurance Holding Companies)

- Ordinance for Enforcement of the “Insurance Business Act”

Article 211-7(2) (Screening Criteria for Staffing)

- Comprehensive Guidelines for Small Amount and Short Term Insurance Providers
“Comprehensive Guidelines for Supervision of Insurance Companies (Separate Volume)”

III. Points of Attention Regarding Administrative Processes Pertaining to Supervision of Small Amount and Short Term Insurance Providers

III-2 Administrative Proceedings Pertaining to the “Insurance Business Act,” etc.

III-2-1 Registration

III-2-7 Small Amount and Short Term Insurance Providers and Small Amount and Short Term Major Shareholders of Insurance Company

IV. Points of attention in Screening/Examining of Insurance Products