Non-Disclosure Agreement

To: Tomoaki Takeuchi, President Cognizant Japan KK

Name:	Seal
(Company Name:)

I hereby confirm and agree to comply with the terms and conditions provided below in entering the office of Orix Life Insurance Corporation ("Orix) to engage in the services set forth under the Master Service Agreement and the individual agreement ("Individual Agreement") executed between you and Orix.

- 1. With respect to the personal information of the persons related to Orix including Orix customers, business associates, and their families, and Orix officers, employees and their families that is handled or learned in the course of duties (information on individuals that allow identification of specific persons based on the names, dates of birth, and other descriptions included in such information. It includes information that can be easily compared with other information by which identification of specific individuals is possible.), I will in no way illicitly leak or disclose such information, or use such information for unauthorized purposes.
- With respect to the proprietary information on sales and computer systems concerning Orix and the customers and business associates of Orix learned in the course of duties, I will in no way illicitly leak or disclose such information, or use such information for unauthorized purposes.
- 3. I will not take the documents, records, information (including electronic data and passwords), or account legers of Orix (including not only company information but also personal information) outside the service sites without permission from Orix.
- 4. I will not bring private computers, magnetic media, and other recording devices in the service sites without permission from Orix.
- 5. With respect to materials I receive from Orix containing the above personal information, proprietary information on sales, and information on computer systems, I will not create copies of or rework them without prior permission from Orix.
- 6. With respect to materials I receive from Orix containing the above personal information, proprietary information on sales, and information on computer systems (including copies of such materials), I will immediately return them upon completion of the services conducted using the materials or upon instruction from Orix to return them.
- I will not use computers for private communication during my duties without permission of Orix.
- 8. I will not use communication/information equipment, computers, other information systems, and copy machines of Orix for private purposes without permission from Orix.
- 9. I will accept and, as required, cooperate with monitoring, investigations, and training conducted for information management of Orix and agree to participate in these inspections, investigations, and training. I will also cater for requests from Orix to provide personal information necessary for admission cards.
- 10. In the event that any of the above information is leaked, disclosed, or used, or that Orix customers or other parties concerned submit an objection or a notification, etc., I will immediately report to the manager or a person in charge in Orix and follow his/her instructions.
- 11. I will comply with the confidentiality provisions of Paragraphs 1 and 2 after the completion of the engagement set forth in the Individual Agreement.
- 12. When the Individual Agreement is terminated, I will return to Orix or destroy, upon permission of Orix, all the materials, records, and data in relation to each of the above information and ask Orix to inspect the result.