

The arbitrator's authority

The arbitrator will have the authority to award the same appropriate remedy that would be available in court under applicable law. The arbitrator must apply the law that governs the claim asserted. The arbitrator cannot combine more than one individual's claim into a single case and cannot arbitrate any class, collective, or representative action. The arbitrator does not have the authority to resolve any disputes about the formation, existence, enforceability, or validity of this Agreement; a court must resolve these types of disputes.

Enforcing and interpreting the Agreement

Since the Company is engaged in interstate commerce, the Federal Arbitration Act will govern interpretation and enforcement of this Agreement. You and the Company can file petitions to compel arbitration or to modify, confirm or vacate any award in court under the Federal Arbitration Act or under applicable state law.

This Agreement contains the entire agreement between you and the Company and supersedes any other agreement and understanding about arbitration of disputes between you and the Company.

Validity of the Agreement

If any part of this Agreement is found to be invalid or unenforceable, then the invalid or unenforceable part will automatically be severed while all other parts of the Agreement continue to remain in effect. If the Waiver of class and collective claims or the Waiver of representative claims is found to be unenforceable despite this severability provision, then any claim brought on a class or collective action basis (if the Waiver of class and collective claims is found to be unenforceable) or on a representative action basis (if the Waiver of representative claims is found to be unenforceable) must be filed in a court of competent jurisdiction, and such court shall be the exclusive forum for such claims, but the portion of the Waiver of class and collective claims and the Waiver of representative claims that is enforceable shall be enforced in arbitration.

Acknowledgement

I hereby acknowledge receipt of the Mutual Dispute Resolution Agreement. I understand that my acceptance of employment or continuation of employment with the Company is deemed to be acceptance of this Agreement. If I am an employee of an affiliate of MUFG Bank, Ltd. and on rotational assignment with MUFG Bank, Ltd., or an affiliate, this Agreement applies to me for claims arising during the time of my rotational assignment or related to that assignment.

Employee's Signature

<<Date>> <<Time>> <<IP Address>>

9/16/23 4:54 PM PST

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