ORIX Human Rights Policy

Commitment to Respect for Human Rights

ORIX Group recognizes the need to fulfill our social responsibilities through all of our business activities. As part of this commitment, we recognize that it is our responsibility to protect and respect the human rights expressed in the United Nations Universal Declaration of Human Rights, and to incorporate consideration for human rights into our business activities. ORIX Group's commitment to corporate sustainability and the environmental, social, and governance issues most relevant to ORIX Group are stated in the ORIX Corporate Sustainability Policy. In order to further articulate and specify our commitment to human rights, we have established the ORIX Human Rights Policy and are committed to respecting human rights throughout our business activities.

Respect for International Standards

ORIX Group supports the ten principles of the United Nations Global Compact in the four areas of human rights, labor, environment, and anti-corruption, as well as other initiatives in each of these areas, and is committed to respecting human rights and promoting initiatives in these areas. We also support and respect international norms such as the Universal Declaration of Human Rights, the International Bill of Human Rights, the International Labour Organization's International Labour Standards, and the United Nations Guiding Principles on Business and Human Rights.

Compliance with Applicable Laws and Regulations

ORIX Group is committed to complying with all applicable laws and regulations in all countries and regions in which it operates. Where there is a conflict between internationally recognized human rights standards and local laws, we will strive to seek ways to respect internationally recognized human rights principles.

Scope and Governance

This policy applies to all employees of ORIX Group. We also expect our suppliers to understand and practice respect for human rights in accordance with this policy.

This policy will be reviewed periodically and revised as necessary in response to changes in our business activities and operating environment. Revisions to this policy will be approved by the Sustainability Committee. Human rights initiatives, including revisions to this policy, will be regularly discussed by the Sustainability Committee and reported to the Board of Directors.

Our Employees

With regard to our employees, ORIX Group is committed to the following:

- As set forth in our Code of Conduct, we aim to eliminate all forms of discrimination related both in hiring and in the workplace. To this end, we do not tolerate any discrimination based on nationality, race, ethnicity, national origin, social status, family situation, age, disability, religion, creed, gender, sexual orientation, gender identity, marital status, health status, or any form of harassment, including sexual harassment and power harassment. We do not tolerate forced or compulsory labor and child labor in any form.
- We respect freedom of association and the right to collective bargaining.
- We will appropriately manage working hours, non-working days, paid leave, and wages in accordance with applicable laws and regulations. We strive to maintain a healthy, safe, and supportive work environment.
- We respect the diversity and individuality of our employees and strive to maintain a
 workplace where each employee can maximize their contributions and find fulfillment
 in their work.
- We value dialogue with our employees. Through our whistleblower hotline, we will
 receive any consultations on human rights violations so that we can be aware of any
 issues and work to resolve them.
- As a company engaged in global business activities, for our employees located outside
 of Japan, we will comply with local legal minimum wages and strive to pay at minimum
 a local living wage. We will also strive to respect local customs and culture and provide
 an optimal work environment.

Our Customers

With regard to our customers, ORIX Group is committed to the following:

- We will respect and protect the privacy of our customers.
- We strive to ensure that the provision of products and services to our customers does not have an unintended negative impact on human rights.
- By sharing this policy with our customers, we expect them to preserve and protect human rights in their own business operations.
- In accordance with the ORIX Sustainable Investing and Lending Policy, we will give due consideration to the environmental and social impacts of the companies or projects that are subject of our investing and lending activities. In particular, ORIX Group considers human rights risk as an important factor in its decision-making process, and we will strive to ensure that we use our influence as a financial service provider to promote respect for human rights.

Suppliers

ORIX Group recognizes the importance and indispensability of close collaboration between ORIX Group and those who provide us with goods and services, or our suppliers, in order for us to be able to continue to operate our business but also to fulfill our duty to society. We will continue to promote a relationship of co-existence and co-prosperity with our suppliers so that we may together continue to succeed and achieve shared, sustainable growth.

ORIX Group believes that it is our duty not only to fulfill the legal and ethical obligations related to our own business activities, but also to properly exert our influence to contribute to the sustainability of society as a whole. We expect our suppliers to understand ORIX Group's stance on human rights, as articulated in this policy, and embed respect for human rights into their own business practices. When a supplier is not fulfilling this expectation, we will take appropriate action to address the shortfall.

Local Communities

ORIX Group has a broad sales network and customer base in Japan, but also has a global presence. Our Group Purpose statement clearly states our desire to establish relationships of trust with each of our local communities and contribute to their development and revitalization. As part of this commitment, we will strive to prevent and mitigate negative impacts related to the human rights of local communities and residents.

Education and Training

ORIX Group will provide appropriate human rights education and training for all of our employees. Through these efforts, we strive to deepen our employees' understanding and awareness of human rights, and to ensure that this policy is taken into consideration in all of our business activities.

Reporting and Remedial Measures

ORIX Group has established a whistleblowing system regarding human rights and will take appropriate remedial measures when it becomes clear that business activities have caused or contributed to a negative impact on human rights.

Issues can be reported through either the internal or external whistleblower hotlines. The internal hotline is intended for use by employees. The external hotline is available to all external parties, including customers. Both of these reporting channels are designed to facilitate whistleblowing through preservation of anonymity. The total number of reports and the content of material reports received through both systems is reported to the Audit Committee of the Board of Directors.

Disclosure

We will continue to disclose appropriate information about our human rights initiatives through our website and other means.

Established in September 2019 Revised in April 2024