

Complaint Policy

June 15, 2026

Japan Credit Rating Agency, Ltd. (“JCR”) will appropriately and promptly handle any complaints and inquiries (collectively, “Complaints”) it receives, in accordance with its internal rules and procedures established pursuant to the U.S. Securities Exchange Act of 1934 and the Financial Instruments and Exchange Act of Japan (Act No. 25 of 1948) and the Cabinet Office Ordinance Relating to Financial Instruments Businesses, Etc. (Ordinance No. 52 of 2007), and will use such Complaints to improve its business practices.

Methods for Submitting Complaints

- Please contact us via the “Inquiry Form” on our website (<https://www.jcr.co.jp/en/contact/>) or by contacting us using the details below.
- Anonymous Complaints are accepted. If you wish to remain anonymous, please leave the fields for company name, name, email address, and phone number blank.
- If you provide your name and contact information, our representative will promptly follow up with you regarding the handling of your Complaints.

Contact Details for Complaints

Address: Jiji Press Building, 5-15-8 Ginza, Chuo-ku, Tokyo 104-0061, Japan
Attention: Information Service Department
Phone: +81-3-3544-7013
Fax: +81-3-3544-7026

How JCR Handles Complaints

- The Information Service Department is primarily responsible for handling Complaints. However, any objections and comments regarding JCR’s credit rating activities will be reviewed by the responsible rating departments or divisions.
- Complaints will be handled appropriately and promptly in accordance with internal regulations, and the status or outcome will be communicated to the person who submitted the Complaints. Please note, however, that in the case of anonymous Complaints, we may be unable to provide feedback on the status or outcome.
- Received Complaints and our responses are recorded and retained for a specified period.

End.