

Applicant Agreement for Essay Contest Participation

【Oath】

You will participate in the Essay Contest with acknowledging that

- 1, Your essay must be original and unpublished.
- 2, Your essay must be written by one person.
- 3, Your essay must not violate the third party's intellectual property rights.

【Use of personal information】

You will participate in the Essay Contest with acknowledging that,

- 1, Your personal information will only be used for sending Announcement of Prize Recipients e-mails and for internal procedures based on our [Privacy Policy](#).
- 2, Your personal information & essay may be posted on our website. (www.rakuten-bank.co.jp)

【Intellectual property rights】

You will participate in the Essay Contest with acknowledging that,

- 1, Intellectual property rights such as copyright, ownership and others of the essay submitted are assigned to Rakuten Bank, Ltd.
- 2, You do not exercise a moral right of author based on Copyright Act.

【Others】

Please refer to the “Essay Contest Rules” for a detail guideline.