

## **Fundamental Principles Concerning the Creation, Management, and Practical Use of Intellectual Property**

1. Executives and employees of CRD Association (hereinafter referred to as “the Association”), a general incorporated association, (hereinafter referred to as “Executives and Employees”) should provide appropriate solutions by utilizing knowledge accumulated by the Association and results of its efforts for intellectual creation (these and CRD database shall hereinafter be referred to as “the Association’s Intellectual Property”), with alliance partners, on the basis of CRD database, which is a valuable asset shared by the members, in order to satisfy the needs of the members for enhancing the efficient and sound scheme for financing for small and medium enterprises (hereinafter referred to as “Members’ Needs”), which is the founding purpose of the Association.

2. Executives and Employees should endeavor to establish an intellectual creation cycle which provides new solutions by being always intellectually imaginative and accumulating novel ideas on the basis of the Association’s Intellectual Property in order to meet “Members’ Needs.”

3. Executives and Employees should make necessary efforts so as to prevent the Association’s Intellectual Property from being infringed or treated unduly. At the same time, Executives and Employees should provide assurance and confidence on security concerning intellectual property to members using solutions provided by the Association by respecting intellectual property of others and treating them on the basis of proper evaluation.

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CRD Association