



Privacy Policy

Xperisus Inc. ("we," "us," or "our") has established this Privacy Policy (this "Policy"). It sets out how we handle personal information and personally referable information of users and other relevant parties, and other information about users, on or in the websites, product sales sites, inquiry forms, membership services, and other related services that we operate (collectively, the "Services").

Article 1 (Scope)

1. This Policy applies to the following sites that we operate and to the services associated with them:
 - (1) our corporate website;
 - (2) our landing pages (including sites for overseas travel agents);
 - (3) our experience e-commerce site (the "Experience E-Commerce Site"); and
 - (4) the inquiry forms, information request forms, membership registration features, and other related services associated with any of the foregoing.
2. Provisions specific to the Experience E-Commerce Site are set out in Schedule 1 to this Policy. If Schedule 1 differs in any respect from the main body of this Policy, Schedule 1 prevails.
3. The use of cookies, advertising identifiers, tags, SDKs, and similar technologies is governed by our Cookie Policy.
4. The handling of personal information in the execution of Order-Made Package Tour Contracts with travelers and other travel arrangement services that we provide to travelers is set out in Schedule 2 to this Policy. If Schedule 2 differs in any respect from the main body of this Policy, Schedule 2 prevails.

Article 2 (Information We Collect)

We may collect the following information in connection with the Services:

- (1) name, date of birth, gender, nationality, company name, department, job title, address, telephone number, email address, emergency contact details, passport information, and other information you provide to us directly;
- (2) details of applications, bookings, and purchases, payment-related information, inquiry details, transaction history, and other information generated or stored in connection with your use of the Services;
- (3) device information, browser information, IP address, cookie IDs, advertising identifiers, log information, browsing history, activity history, referring URL, date and time of access, and other information collected automatically when you use the Services; and
- (4) any other information we require in order to provide, operate, or improve the Services or to comply with laws and regulations.

Article 3 (Purposes of Use)

We use the information we collect for the following purposes:

- (1) to provide, operate, maintain, improve, and enhance the quality of the Services;
- (2) to process user registration, verify identity, accept applications, manage bookings, process payments, and provide products or services;
- (3) to respond to inquiries, provide after-sales support, handle requests from individuals, and provide other customer support;
- (4) to send communications relating to the Services, important notices, notices of changes to our terms or policies, and other necessary notifications;
- (5) to prevent, investigate, and respond to misuse, unauthorized access, breaches of our terms, and other misconduct;
- (6) to analyze how the Services are used, plan and develop new services, improve our content, and evaluate marketing initiatives;
- (7) to provide information about our and our partners' products, services, events, campaigns, and similar matters, to deliver advertising and measure its effectiveness, and to pursue other marketing purposes;
- (8) to comply with laws and regulations and to exercise our rights or perform our obligations; and
- (9) to pursue any purpose incidental to the foregoing.

Article 4 (How We Collect Information)

In addition to collecting information directly from you, we may also collect information automatically when you use the Services.

Article 5 (Provision to Third Parties)

1. We do not provide personal information to third parties without the individual's consent, except as permitted by laws or regulations.
2. Notwithstanding paragraph 1, we may provide information to our contractors or partners, or they may collect information, to the extent necessary to operate the Services — including to serve advertising, run analytics, process payments, and administer our systems.
3. The transmission of information to third parties through cookies and other technologies is governed by our Cookie Policy.

Article 6 (Outsourcing)

We may entrust the handling of personal information, in whole or in part, to external contractors to the extent necessary to achieve the purposes of use. Where we do so, we exercise due care in selecting those contractors and supervise them to the extent necessary and appropriate.

Article 7 (Cross-Border Transfers)

1. We may transfer personal information or personally referable information to entities located outside Japan, either by entrusting the handling of that information to them or by providing it to them, for purposes including operating and maintaining the Services, data storage, marketing, and analytics.
2. In accordance with applicable laws and regulations, we provide information about the country in which the recipient is located, that country's personal information protection regime, the security measures we implement, and other matters required by laws and regulations, and we take the other steps required by laws and regulations.
3. Where we transfer personal data from the European Economic Area (EEA) or the United Kingdom to a third country, we carry out that transfer on the basis of one of the following lawful transfer mechanisms and implement the necessary safeguards:
 - (1) Adequacy decisions. Transfers to Japan are made on the basis of the 2019 mutual adequacy findings between the European Commission and Japan (Commission Implementing Decision (EU) 2019/419) and the United Kingdom's adequacy regulations for Japan. Transfers to other countries or territories benefiting from an adequacy decision are likewise made on the basis of that decision.
 - (2) Standard contractual clauses and equivalent instruments. Transfers to countries not benefiting from an adequacy decision are made on the basis of the standard contractual clauses adopted by the European Commission in 2021 (Commission Implementing Decision (EU) 2021/914; the "2021 SCCs"), the International Data Transfer Agreement (IDTA) or the UK Addendum, or binding corporate rules (BCRs).
 - (3) Data Privacy Framework. Transfers to entities in the United States that are certified under the EU–U.S. Data Privacy Framework (and, for transfers from the United Kingdom, the UK Extension to that framework; together, the "DPF") are made on the basis of the DPF. We maintain arrangements enabling us to switch promptly to an alternative mechanism, such as the 2021 SCCs, in the event that the DPF is invalidated or otherwise becomes unavailable in the future.
4. Where we rely on a mechanism referred to in paragraph 3(2) or 3(3) above — the 2021 SCCs, the IDTA or the UK Addendum, BCRs, or a similar mechanism — we conduct a transfer risk assessment on the legal framework and practices of the recipient country (in the United Kingdom, a transfer risk assessment applying the "data protection test"). In carrying it out, we take into account the Schrems II judgment (Court of Justice of the European Union, Case C-311/18) and Recommendations 01/2020 of the European Data Protection Board (EDPB), and we implement supplementary technical, contractual, and organizational measures, such as encryption, where necessary.
5. You may contact us through the contact point set out in Article 13 to ask how to obtain a copy of the safeguards described above, or where they may be viewed. Any copy we provide may be redacted to the extent necessary to protect confidential information and personal data of third parties; in which case, we will also provide a summary sufficient to convey its content.
6. The transmission of information to entities outside Japan in connection with the use of cookies and other technologies is governed by our Cookie Policy or the Annexes to it.

Article 8 (Security Measures)

We implement necessary and appropriate measures to prevent the leakage or loss of, or damage to, personal information and otherwise to ensure its security. For details of these security measures, please contact us through the contact point set out in Article 13.

Article 9 (Requests Relating to Retained Personal Data)

If an individual, or an agent acting on their behalf, makes a request under laws or regulations — to disclose, correct, add to, or delete retained personal data or records of the provision thereof to third parties; to stop using or erase such data; to stop providing it to third parties; or to take any similar step — we will verify their identity and respond appropriately in accordance with applicable laws and regulations.

Article 10 (Use of Cookies and Other Technologies)

We may use cookies, advertising identifiers, tags, SDKs, and similar technologies in the Services. Details are set out in our Cookie Policy.

Article 11 (Additional Jurisdiction-Specific Information)

For users resident in the EEA, the United Kingdom, California, or other jurisdictions, we may provide additional information, obtain consent, offer opt-out mechanisms, and take other necessary measures in accordance with applicable laws and regulations. Additional information for residents of the EEA and the United Kingdom is set out in Article 14, and additional information for California residents is set out in Article 15.

Article 12 (Amendments)

We may amend this Policy in response to changes in laws or regulations, changes to the Services, reviews of our operational practices, or as otherwise necessary. An amended version of this Policy takes effect when we post it on our website, or on any other effective date that we specify separately.

Article 13 (Contact Point)

If you have a question or complaint, wish to exercise your rights, or want to contact us for any other reason about this Policy, our handling of personal information, or our Cookie Policy, please contact us at:

Xperisus Inc.

Email: info@xperisus.com

Telephone: +81-3-4405-5456 (Monday to Friday, 10:00–17:00 Japan Standard Time, excluding Japanese public holidays)

Article 14 (Additional Information for Residents of the EEA and the United Kingdom)

1. This Article applies to users located in the EEA or the United Kingdom. In this Article we use the term "personal data," the term used in the applicable European and UK legislation, to refer to what the rest of this Policy calls personal information.

2. We act as a controller under applicable laws and regulations in handling the personal data we collect in connection with the Services.

3. The personal data we handle includes names; contact details; the organization you belong to; details of your applications, purchases, and bookings; payment-related information; inquiry details; usage history; log information; cookie IDs; IP addresses; advertising identifiers; and other information capable of identifying you or being associated with you. In addition to collecting this personal data directly from you, we may also collect it from other sources. Where we do so, those sources include automated collection through cookies and other technologies, advertising and analytics providers, payment service providers, e-commerce platform providers, and other partners, as well as introducing parties such as travel agencies and credit card companies.

4. We process personal data for the following purposes and on the following legal bases:

- (1) to accept applications, manage bookings, provide products and services, process payments, verify identity, and otherwise perform a contract or take steps prior to entering into a contract

Legal basis: performance of a contract, or steps taken prior to entering into a contract

- (2) to respond to inquiries, provide support, send important notices, and make other communications necessary for our operations

Legal basis: performance of a contract, or our legitimate interests

- (3) to maintain the site, carry out maintenance, respond to incidents, prevent fraud, and ensure security

Legal basis: our legitimate interests, or compliance with a legal obligation

- (4) to analyze how the Services are used, improve the Services, and plan and develop new services

Legal basis: our legitimate interests. However, where analysis is carried out using cookies or other technologies, we rely on your consent where required by applicable laws or regulations.

- (5) to distribute newsletters, deliver advertising, and carry out other direct marketing or similar marketing activities

Legal basis: your consent. However, where applicable laws or regulations (including the rules governing privacy in electronic communications) permit us to rely on legitimate interests or another basis instead of consent — as it may, for example, in the case of email marketing to existing customers about our own similar products and services — we may rely on that basis.

- (6) to use analytics cookies and advertising cookies, and to carry out other direct marketing or similar marketing activities

Legal basis: your consent

- (7) to comply with laws and regulations, exercise our rights, handle disputes, meet accounting and tax obligations, and otherwise perform our legal obligations

Legal basis: compliance with a legal obligation, or our legitimate interests

5. Where we rely on legitimate interests as a legal basis, those interests include providing the Services reliably, maintaining security, preventing fraud, improving the Services, responding appropriately to customers, operating our business, and carrying out marketing activities to the extent reasonable.

6. We may disclose personal data to hosting providers, cloud service providers, payment service providers, e-commerce system providers, email delivery service providers, analytics providers, advertising providers, outsourced customer support providers, professional advisers, and other contractors or partners necessary for the operation of the Services.
7. We may transfer personal data to Japan and to other countries outside the EEA and the United Kingdom. In such cases, we implement the necessary safeguards in accordance with applicable laws and regulations on the basis of an adequacy decision, standard contractual clauses, or any other lawful transfer mechanism. You may request an overview of those safeguards from us through the contact point set out in Article 13.
8. We retain personal data for as long as necessary to achieve the purposes for which it was collected, for the term of the relevant contract, for any retention period required by laws and regulations, or for as long as reasonably necessary for our legitimate interests, such as handling disputes and preventing fraud. Where a single retention period cannot be specified, we determine the retention period taking into account the nature of the data, the purpose of processing, our legal obligations, the risk of disputes, and technical requirements.
9. If you are located in the EEA or the United Kingdom, you may, in accordance with applicable laws and regulations, ask us to give you access to your personal data, to rectify or erase it, to restrict its processing, and to provide it in a portable form, and you may object to its processing and withdraw your consent.
10. Where we carry out direct marketing or processing based on legitimate interests, you may object to that processing.
11. You have the right to lodge a complaint with the supervisory authority for your place of residence, your place of work, or the place where you consider that an infringement has occurred. The General Data Protection Regulation (GDPR) and the UK GDPR require privacy information to include the purposes of processing, the legal bases, the recipients, third-country transfers, retention periods, individuals' rights, and the right to lodge a complaint with a supervisory authority, among other matters.
12. Where we process personal data on the basis of consent, you may withdraw that consent at any time. Withdrawal does not affect the lawfulness of processing carried out before the withdrawal.
13. If we are not provided with personal data that we require in order to enter into a contract or to comply with laws and regulations, we may be unable to provide all or part of the Services.
14. We do not make decisions based solely on automated processing that produce legal effects concerning an individual or similarly significantly affect them, unless otherwise provided by laws and regulations. Should we do so in the future, we will provide additional information in accordance with applicable laws and regulations.
15. Where we rely on consent to collect a child's personal data in connection with information society services, and the child is below the age of consent specified by applicable laws and regulations, we will verify the consent of a parent or other holder of parental responsibility and take any other measures required by applicable laws and regulations. In the EEA, that age is the age specified by the law of the relevant Member State, subject to an upper limit of 16 years and a lower limit of 13 years; in the United Kingdom, it is 13 years.
16. Where we are required by applicable laws and regulations to appoint an EEA representative, a UK representative, or a Data Protection Officer, we will publish that person's name and contact details in this Policy or on our website. The UK Information Commissioner's Office (ICO) also treats the contact details of a representative and of a Data Protection Officer as information to be provided where applicable.

Article 15 (Additional Information for California Residents)

1. This Article applies to residents of California and is effective to the extent that we are subject to the California Consumer Privacy Act of 2018, as amended (the "CCPA"). The CCPA applies to for-profit businesses that meet certain criteria.
2. At or before the time we collect personal information, we tell you the categories of personal information we collect and the purposes for which we use it. The CCPA requires a notice at collection setting out the categories collected and the purposes of use.
3. The categories of personal information we have collected in the preceding 12 months are as follows:
 - (1) identifiers (such as name, email address, telephone number, IP address, and online identifiers);
 - (2) personal information categories listed in the California Customer Records statute (such as address and payment-related information);
 - (3) commercial information (such as purchase history, booking history, and application history);
 - (4) internet or other electronic network activity information (such as browsing history, click history, cookie information, and advertising interaction information);
 - (5) geolocation data and other device-derived information;
 - (6) inferences (such as interests, purchasing tendencies, and other estimates drawn from usage history); and
 - (7) sensitive personal information (health-related information: allergies, dietary restrictions, physical condition, accommodations relating to travel, and similar matters).
4. In addition to collecting personal information directly from you, we may collect it from user activity on our websites or applications, from cookies and other technologies, and from advertising and analytics providers, payment service providers, e-commerce platform providers, introducing parties such as travel agencies and credit card companies, partners, and other external sources.
5. We use personal information to provide, operate, and improve the Services, to process transactions, to respond to inquiries, to prevent fraud, to deliver advertising, for marketing and analysis, to comply with laws and regulations, and for the other purposes set out in the main body of this Policy.
6. In the preceding 12 months, we disclosed the following categories of personal information for business purposes to service providers, contractors, payment service providers, cloud providers, analytics providers, advertising providers, and other third parties, to the extent necessary for our business operations: identifiers; personal information categories listed in the California Customer Records statute; commercial information; geolocation data; and sensitive personal information.
7. We provide internet or other electronic network activity information (such as cookie IDs, advertising identifiers, and browsing and click history) to advertising providers and analytics providers for the purposes of cross-context behavioral advertising, and that provision constitutes "sharing" under the CCPA/CPRA. The categories of personal information that we "sell" or "share" include (1) identifiers and (4) internet or other electronic network activity information as set out in paragraph 3 above, and the categories of recipients are advertising providers and analytics providers. Further details are set out in this Policy, in our Cookie Policy, and in the Annexes to our Cookie Policy. You may opt out of such "sale" or "sharing" by the methods set out in this Article.
8. If we do not currently "sell" or "share" personal information, we will state this on our website.

9. We retain each category of personal information for as long as reasonably necessary to achieve the purposes for which it was collected, and for as long as necessary to meet contractual, legal, accounting, tax, dispute-handling, fraud-prevention, and other business requirements.

10. If you are a California resident, you have the following rights under laws and regulations:

- (1) the right to know about the personal information collected, used, disclosed, sold, or shared;
- (2) the right to request the deletion of personal information;
- (3) the right to request the correction of inaccurate personal information;
- (4) the right to opt out of the sale or sharing of personal information;
- (5) the right to limit the use and disclosure of sensitive personal information; and
- (6) the right not to receive discriminatory treatment for exercising these rights.

The California Office of the Attorney General ("California OAG") identifies these as the principal rights under the CCPA.

11. You, or an authorized agent acting on your behalf, may submit a request to the contact point set out in Article 13 by email or telephone, through the dedicated form on our website, or by any other method we specify. We will respond after verifying your identity, or your agent's authority, in accordance with laws and regulations. We generally respond within 45 days of receiving a verifiable consumer request. Where reasonably necessary, we may extend that period by up to a further 45 days in accordance with laws and regulations, in which case we will notify you of the extension and the reason for it within the initial response period.

12. Where we "sell" or "share" personal information, we will place a "Do Not Sell or Share My Personal Information" link, or an equivalent mechanism permitted by laws and regulations, on our website so that you can opt out easily. The California OAG indicates that an opt-out icon may be used in addition to the link required by law.

13. Where we "sell" or "share" personal information and collect personal information online, we will honor Global Privacy Control (GPC) signals that you have enabled as valid opt-out requests, in accordance with laws and regulations. The California OAG indicates that covered businesses should treat GPC signals as valid opt-out requests.

14. Where we "sell" or "share" personal information of consumers under 16 years of age, we will obtain the opt-in consent required by laws and regulations and take any other necessary measures.

15. Where we collect sensitive personal information, we explain, in this Policy or in our notice at collection, the categories of sensitive personal information involved, the purposes for which we use it, and your right to limit its use as required by laws and regulations.

16. We do not subject California residents to unfair discriminatory treatment because they have exercised their rights under the CCPA.

17. Where we are subject to the CCPA, we will review and update this Article and the related notices as necessary so that they reflect our actual collection, disclosure, sale, and sharing practices. The California Privacy Protection Agency continues to publish updates to the CCPA regulations.

Article 16 (Governing Language)

The Japanese version of this Policy is the authoritative text. Where we provide a translation into English or any other language and there is any discrepancy between the Japanese version and that translation, the Japanese version prevails.

Last revised: October 1, 2026

Schedule 1 (Additional Provisions Relating to the Experience E-Commerce Site)

This Schedule applies to the Experience E-Commerce Site that we operate and to the product sales, membership registration, booking, payment, inquiry, and other features associated with it. Our existing e-commerce policy also contains provisions relating to purchases and use of the site, access logs, device identifiers, and the use of cookies; this Schedule restates those provisions in a form that complies with current law.

As of the date of this Schedule, the Experience E-Commerce Site allows users to submit applications for experience plans. It does not yet offer product sales, payment processing, or similar features. The provisions of this Schedule relating to product sales, delivery, and payment are included in anticipation of our offering those features in the future. If we begin to offer them, we will amend this Policy and this Schedule as necessary before doing so.

Article 1 (Additional Information We Collect)

In addition to the information set out in Article 2 of this Policy, we may collect the following information on the Experience E-Commerce Site:

- (1) the content, quantity, price, and date of use of the products or experience plans purchased, and other order-related information;
- (2) delivery address, billing address, recipient details, and other information necessary to provide products or arrange experiences;
- (3) payment method, payment result, and other payment-related information;
- (4) member ID, login history, cart information, browsing history, wish lists, and other information arising from the use of the e-commerce features; and
- (5) advertising interaction information, conversion information, and other information necessary to measure advertising effectiveness.

Article 2 (Additional Purposes of Use)

In addition to the purposes set out in Article 3 of this Policy, we use information collected on the Experience E-Commerce Site for the following purposes:

- (1) to sell and deliver products, provide experiences, confirm bookings, process payments, verify identity, and otherwise carry out transactions;
- (2) to communicate about orders, bookings, delivery status, cancellations, refunds, and other transaction matters;
- (3) to provide membership features, keep you signed in, retain cart contents, optimize how content is displayed, and otherwise make the site easier to use;
- (4) to prevent and investigate fraudulent orders, impersonation, fraudulent payments, and other misuse; and
- (5) to carry out marketing activities relating to products, experiences, campaigns, recommendations, advertising delivery, and similar matters, and to measure their effectiveness.

Article 3 (Payment Service Providers and Other Contractors)

On the Experience E-Commerce Site, we may use external payment service providers, e-commerce system providers, delivery service providers, and other contractors in order to process payments and otherwise carry out transactions.

Article 4 (Cookies and Other Technologies)

The Experience E-Commerce Site may use cookies and other technologies in order to keep you signed in, retain cart contents, manage sessions, optimize how content is displayed, run analytics, deliver advertising, and measure effectiveness. For details, please refer to our Cookie Policy and the Schedule to it.

Article 5 (Precedence)

If this Schedule differs in any respect from the main body of this Policy, this Schedule prevails.

Schedule 2 (Handling of Personal Information in Travel Arrangement Services)

Article 1 (Scope)

This Schedule sets out how we handle personal information obtained in connection with the execution of Order-Made Package Tour Contracts with travelers and other travel arrangement services that we provide to travelers (the "Travel Arrangement Services"). If this Schedule differs in any respect from the main body of this Policy, this Schedule prevails.

Article 2 (Information We Obtain)

In connection with the Travel Arrangement Services, we may obtain the following information about the traveler and any accompanying participants:

- (1) name, date of birth, gender, country or region of residence, telephone number, and email address;
- (2) the name and telephone number of an emergency contact, and that person's relationship to the traveler;
- (3) food allergies and dietary restrictions;
- (4) any need for assistance with movement or walking, and health conditions relevant to the activities included in the itinerary;
- (5) passport information, only where a specific purpose of use arises, such as arranging air tickets, entry in a guest register, or identity verification;
- (6) the name of the traveler's travel insurer and the policy number, only where these are provided voluntarily; and
- (7) application details, itinerary, payment-related information, inquiry details, and other information generated or stored in connection with the use of the Travel Arrangement Services.

Article 3 (Obtaining Special Care-Required Personal Information)

The information referred to in Article 2(3) and (4), and information concerning disabilities, medical history, and other health matters, may constitute special care-required personal information under the Act on the Protection of Personal Information of Japan. We obtain and use such information only with the traveler's explicit consent, given on the application form. Separately from consent to the main body of this Policy, we obtain that consent by identifying the information obtained, the purposes of use, and the categories of recipients.

Article 4 (Purposes of Use)

We use the information referred to in the preceding two Articles for the following purposes:

- (1) to provide the Travel Arrangement Services, and to prepare and arrange the itinerary;
- (2) to operate the tour safely and manage safety;
- (3) to respond to illness, injury, and other emergencies;
- (4) to prepare and deliver the documents required under the Travel Agency Act of Japan, namely the document explaining the terms of the transaction, the contract document, and the final document;
- (5) to invoice, settle, and refund the travel price;

- (6) to communicate with the traveler and any accompanying participants;
- (7) to respond to complaints, inquiries, and other requests;
- (8) to comply with laws and regulations, and to exercise our rights or perform our obligations; and
- (9) for any purpose incidental to the foregoing.

Article 5 (Provision to Third Parties)

To the extent necessary to provide the Travel Arrangement Services and to operate the tour safely, we may provide the information referred to in Article 2 to the following parties; in each case we provide only the minimum information required by that recipient:

- (1) accommodation providers;
- (2) transport providers (air, rail, sea, chartered coach, chauffeured car, and other transport operators);
- (3) licensed guide interpreters, guides, and interpreters;
- (4) restaurants and catering providers;
- (5) providers of experiences, activities, and other programs;
- (6) insurance companies;
- (7) medical institutions, only where an emergency arises;
- (8) the emergency contacts nominated by the traveler; and
- (9) arrangement agents and other contractors to whom we entrust part of the travel arrangement work.

Article 6 (Information Obtained from an Introducing Party)

Where an inquiry reaches us through a travel agency, a credit card company, or any other introducing party, we may obtain from that party the traveler's name, contact details, accommodation, pick-up and drop-off locations, nationality, and other information necessary for the travel arrangements. We use such information only within the purposes set out in this Schedule.

Article 7 (Information About Accompanying Participants)

Where the representative traveler provides us with information about accompanying participants, the representative shall do so having obtained from those participants the consent necessary for the handling described in this Schedule.

Article 8 (Provision to Third Parties Outside Japan)

In connection with the Travel Arrangement Services, we may provide personal information to introducing parties, insurance companies, and other third parties located outside Japan. Such provision is governed by Article 7 (Cross-Border Transfers) of the main body of this Policy.

Article 9 (Retention Period)

We retain the information referred to in Article 2 after the end of the tour for the period during which we are required by laws and regulations to retain it, and for such further period as is reasonably necessary for handling complaints and disputes and for accounting and tax purposes. In respect of special care-required personal information, we endeavor to delete or anonymize it promptly once the period necessary to achieve the purposes of use has elapsed.

Article 10 (Contact Point)

For inquiries, complaints, requests to exercise rights, and other communications concerning this Schedule, please contact us at the contact point set out in Article 13 of the main body of this Policy.