

# International Money Transfer Service Terms and Conditions

## Article 1 (Applicable Scope)

1. The International Money Transfer Service provided by Seven Bank (hereinafter referred to as the “Bank”) will be handled according to these Terms and Conditions.
2. Matters that are not set forth in these Terms and Conditions shall be subject to the application or corresponding application of the other applicable terms and conditions included in the Seven Bank Account Rules (together with these Terms and Conditions, hereinafter referred to as the “Terms and Conditions, etc.”), and otherwise be handled according to related laws and ordinances, customs of the relevant countries, prescribed procedures of the related parties, and so on. Incidentally, with respect to matters that are set forth in these Terms and Conditions, the application of these Terms and Conditions shall prevail over other applicable terms and conditions, etc.

## Article 2 (Definitions)

The definition of the terms used in these Terms and Conditions shall be as follows.

- (1) The term “International Money Transfer Service” shall mean the service for executing the Money Transfer Transactions and incidental services thereto to be provided to customers who have concluded the International Money Transfer Service Agreement with the Bank.
- (2) The term “Money Transfer Transaction” shall mean, with respect to the Japanese Yen received by way of debiting from the customer’s Seven Bank Account (hereinafter referred to as the “Account”), a transaction of issuing to the Alliance Partner, based on the customer’s request, payment instructions for entrusting the Alliance Partner to make payment through the Payment Center to a receiver registered in advance and staying in a country or territory outside of Japan in the Payout Currency.
- (3) The term “Payout Country” shall mean the country or territory where payment is made to a receiver based on the Money Transfer Transactions and designated by the customer among the countries and territories outside of Japan that are prescribed by the Bank.
- (4) The term “Alliance Partner” shall mean group companies of The Western Union Company <a US corporation with its headquarters at 12500 East Belford Avenue, Englewood, Colorado 80112, U.S.A.>. The link to the internet homepage of The Western Union Company is posted on the Bank’s internet homepage.
- (5) The term “Payment Center” shall mean centers of (sub-) agents, etc. which are affiliated with the Alliance Partner and handle the payment of the Money Transfer Transactions.
- (6) The term “Foreign Exchange Related Laws” shall mean, the “Foreign Exchange and Foreign Trade Act,” the “Act on Prevention of Transfer of Criminal Proceeds” and other

domestic and foreign related laws and regulations applicable to the International Money Transfer Service or Money Transfer Transactions or payments to be made to receivers thereunder, and includes the policies, orders, instructions, recommendations, notifications, guidelines and the like of relevant authorities, institutions, organizations, groups and the like (hereinafter referred to as the "Authorities, etc.").

- (7) The term "Money Transfer Control Number" shall mean the number that is individually given to the respective Money Transfer Transactions. The term "Money Transfer Control Number" may be referred to as "MTCN."
- (8) The term "Test Question" shall mean the question that a receiver needs to submit, together with the prescribed answer, for verification of the receiver's identity when payment is made to the receiver under the Money Transfer Transactions, and the answer to the "Test Question" is referred to as the "Answer."
- (9) The term "Customer Information" shall mean the customer's personal information, transaction information and other information (including contents of documents submitted by the customer, contents of the request for the Money Transfer Transactions, and information concerning receivers; the foregoing request is hereinafter referred to as the "Money Transfer Request") provided by the customer to the Bank in relation to the Account, the International Money Transfer Service, Money Transfer Transactions or any other various services or transactions using the Account.
- (10) The term "Payout Currency" shall mean such currency to be used upon making payment to a receiver as designated by the customer among the foreign currencies prescribed by the Bank.

### **Article 3 (Service Provider)**

The International Money Transfer Service is a service that is provided by the Bank to customers, and all rights and obligations of the customer under the International Money Transfer Service and Money Transfer Transactions (including the Money Transfer Request and cancellation thereof) shall arise and belong to the customer only between the customer and the Bank. The Alliance Partner and the Payment Center are providing support merely to the Bank for the Bank to provide services to customers, and will not be the counterparty of transactions with the customer.

### **Article 4 (Application for International Money Transfer Service Agreement)**

1. The customer needs to conclude an International Money Transfer Service Agreement with the Bank in advance in order to use the International Money Transfer Service. The customer may conclude only one International Money Transfer Service Agreement, and the International Money Transfer Service Agreement shall be concluded upon the Bank examining and approving the customer's application

based on the Bank's prescribed method (consisting of the procedures set forth in each of the following items):

- (1) application for registration of a sender (the customer); and
  - (2) application for registration of a receiver in relation to the Money Transfer Transactions.
2. A customer with an Account who has reached his/her 18th birthday may apply for the International Money Transfer Service Agreement.
  3. Receivers who can be registered shall be individuals staying in such countries or territories outside of Japan as prescribed by the Bank at the time of receiving payment; provided, however, that the customer may not register receivers in a number exceeding the number prescribed by the Bank. An application for registration of a receiver shall be completed upon the Bank examining and approving the customer's application based on the Bank's prescribed method. Incidentally, registered information of a receiver cannot be changed. If the customer wishes to change any registered information, the customer needs to once delete the registration of the receiver according to Article 12, Paragraph 5, and then newly apply for registration based on the new information.
  4. Even if the Bank approves the customer's application and registers, there may be cases where money transfer cannot be made according to the registered information due to the restriction on transactions (hereinafter referred to as the "Restriction on Transactions") set forth in Article 5, Paragraphs 2 and 3.

#### **Article 5 (Restriction on Transactions)**

1. The Bank will not process the Money Transfer Transactions set forth in each of the following items:
  - (1) those prohibited under the Foreign Exchange Related Laws;
  - (2) those subject to prior permission, authorization, approval, notification, registration or the like relating to the Authorities, etc. under the Foreign Exchange Related Laws and restrictions where the Bank is required to confirm the completion of such procedures at the time of the Money Transfer Transactions;
  - (3) those intended for the payment of import bills (payment for the purchase of goods or services), those intended for commercial purposes, and those intended for purposes other than the money transfer purposes prescribed by the Bank;
  - (4) those for which the customer is making the Money Transfer Request for any third party on behalf of such third party; and
  - (5) those in breach of the Restriction on Transactions (provided that with respect to the Restriction on Transactions set forth in Paragraph 3, such restriction will be limited to that designated by the Alliance Partner in this item).
2. The Bank may establish various restrictions or change the

established restrictions at any time without requiring any prior notification to the customer regarding the International Money Transfer Service or the Money Transfer Transactions. The foregoing restrictions include conditions pertaining to the examination set forth in Article 4, Paragraphs 1 and 3, the Payout Country, Payout Currencies, and limits on the transferred amount per transaction, per day, per month, per year and so on.

3. The Alliance Partner or the Payment Center may establish various restrictions (including restrictions on limit on payout amount and frequency of payment, restrictions on kinds and volume of currencies handled for payment, attribute requirements such as the receiver's age, address, and place of residence, and other restrictions based on laws and ordinances of the Payout Country and other Foreign Exchange Related Laws) or change the established restrictions at any time without requiring any prior notification to the customer regarding the acceptance of payment instructions from the Bank or payment to a receiver based on the payment instructions. The Money Transfer Transactions based on the customer's Money Transfer Request accepted by the Bank will be limited by the Restriction on Transactions prescribed by the Alliance Partner and the Payment Center, and payment to a receiver will be made only within such limitation.

#### **Article 6 (Money Transfer Request)**

1. The customer's Money Transfer Request shall be processed only when made according to methods set forth in any one of the following items and prescribed by the Bank, and will not be processed at any service counter of the Bank's headquarters and branch offices:
  - (1) use of the Bank's automatic teller machines (hereinafter referred to as the "ATMs") with the Bank's cash card leased to the customer at the time of opening of the Account; or
  - (2) use of internet or mobile banking services.
2. The Money Transfer Request shall be accepted by the Bank at the time that the Bank approves such Money Transfer Request and the respective matters provided in each of the following items are all complete, and the Money Transfer Transactions shall thereby be concluded:
  - (1) the customer has confirmed the contents of the Money Transfer Request and all other matters which the Bank requested the customer to confirm; and
  - (2) the Bank has received the prescribed amount by way of debiting from the customer's Account according to the provisions of Article 10.
3. When the Bank accepts the Money Transfer Request, the Bank will notify the customer to such effect, and display a Money Transfer Control Number and other details of the Money Transfer Transaction, according to the Bank's prescribed method (including the issue of a transaction receipt if the Money Transfer Request is accepted with an ATM). The Bank will also display a Test Question and the

Answer if required for receiving payment.

4. Details of the Money Transfer Transaction, including the Money Transfer Control Number as well as the Test Question and Answer, are required for receiving payment, and the customer needs to inform the same to the receiver under his/her own responsibility and keep the same with care, together with the transaction receipt if it is issued by the Bank. The customer may not disclose these details of the Money Transfer Transaction to anyone other than the receiver. The Bank will not be liable for any damage arising from the use of the Money Transfer Control Number and the Test Question and Answer by any third party other than the customer or the receiver.
5. After the Bank accepts the Money Transfer Request, the Bank will not process any requests from the customer to change such Money Transfer Request. If the customer needs to change the Money Transfer Request, the customer needs to once cancel such Money Transfer Request according to Article 13, Paragraph 1, and newly make a Money Transfer Request.

#### **Article 7 (Issue of Payment Instructions)**

When the Bank accepts the Money Transfer Request, the Bank will promptly issue the payment instruction to the Alliance Partner according to the contents of the Money Transfer Request and in a method that is deemed appropriate by the Bank.

#### **Article 8 (Amount to be Received and Receiving Method)**

1. The Bank will accept the transfer funds of the Money Transfer Request in Japanese Yen. As a general rule, payment to a receiver will be made in the Payout Currency; provided, however, that there may be cases where a separate transaction such as conversion into a currency other than the Payout Currency (including conversion of small denominations of the Payout Currency into another currency) is required for the payment. Also, as a general rule, conversion to the Payable Currency will be made with the Bank's prescribed foreign exchange rate at the time that the Money Transfer Request is accepted. Incidentally, the Bank's prescribed foreign exchange rate (including the rate set forth in Paragraph 3) includes the Bank's prescribed spread and, in addition to the send charge, profits relating to the currency conversion to the Payout Currency will be partially distributed to the Alliance Partner.
2. As a general rule, payment to a receiver based on the Money Transfer Transaction will be made in cash; provided, however, that, in certain Payout Countries, there may be cases where a separate transaction such as crediting to the receiver's deposit account is required for the payment.
3. In certain Payout Countries, conversion to the Payout Currency may be made with the Bank's prescribed foreign exchange rate as at the time of payment or other point in time rather than at the time that the Money Transfer Request is accepted, or a part of the payment may be deducted upon payment due to the imposition of taxes and public dues and/

or fees, etc. Furthermore, in certain Payout Countries, payment may be made in the Bank's prescribed currency rather than in the requested Payment Currency, in which case conversion to the prescribed currency will be made with the Bank's prescribed foreign exchange rate as at the time of payment or other point in time. In the foregoing cases, the Bank is not obligated to execute, to such extent, the Money Transfer Transactions according to the conditions confirmed by the customer when the Bank accepted the Money Transfer Request.

4. Although there may be cases where a receiver is able to receive payment in a currency other than the Payable Currency or in forms other than cash based on a separate transaction with the Payment Center in addition to the cases set forth in Paragraph 1 or 2, such transaction must be effected under the receiver's own responsibility. Even if any of the conditions that were confirmed by the customer at the time of acceptance of the Money Transfer Request by the Bank is changed or the receiver suffers any cost burden or disadvantage in connection with the foregoing transaction, the Bank shall not be liable in any way regardless of the reason that the receiver effected the foregoing transaction (including the receiver being in the case set forth in Article 9, Paragraph 3).

#### **Article 9 (Payment Locations)**

1. A receiver may receive payment based on the Money Transfer Transaction at any one of the Payment Centers located in the Payout Country by conducting the payment request procedures prescribed by such Payment Center on the business days and during the business hours of the Payment Center only. Such prescribed procedures include the presentation or submission of the materials set forth in each of the following items:
  - (1) Money Transfer Control Number;
  - (2) if the Bank issued a Test Question and an Answer, then such Test Question and Answer;
  - (3) other details of the Money Transfer Transaction; and
  - (4) documents or information prescribed by the Payment Center, in addition to the documents or information set forth in the preceding three items.
2. A receiver cannot receive payment at any Payment Center located outside the Payout Country. Furthermore, if the receiver is requested to specify, not only the Payout Country, but also the relevant state of that Payout Country in which the receiver desires to receive payment, there may be cases where the receiver cannot receive payment at payment centers located outside the specified state or the adjacent states.
3. Notwithstanding the provisions of Paragraph 1, even in cases where the Bank accepts the customer's Money Transfer Request, there may be cases where the receiver is unable to receive payment at any part or all of the Payment Centers located in the Payout Country due to the Restriction on

Transactions of the Alliance Partner or the Payment Center set forth in Article 5, Paragraph 3. In the foregoing cases, the Bank is not obligated to execute, to such extent, the Money Transfer Transactions according to the conditions confirmed by the customer when the Bank accepted the Money Transfer Request.

**Article 10 (Payment of Transfer Funds, etc.)**

Upon making the Money Transfer Request, the customer needs to pay in Japanese Yen, in addition to the transfer funds, the Bank's prescribed send charge and other fees and various costs required for the Money Transfer Transactions (together with the transfer funds, hereinafter referred to as the "Transfer Funds, etc."). This payment shall be made by way of debiting from the Account without any separate withdrawal request from the customer, and cannot be made in cash.

**Article 11 (Acquisition and Use, etc. of Customer Information)**

1. The Bank will acquire and make a use (including the provision to third parties set forth in the subsequent paragraph) of the customer's nationality, and country and place of birth, in order to ensure the appropriate operation of the International Money Transfer Service and other business activities of the Bank (including the purposes of use set forth in the following two paragraphs).
2. The Bank will provide information, which is deemed necessary by the Bank among the Customer Information (including the information set forth in the immediately preceding paragraph), to the Alliance Partner and the Payment Center for the Alliance Partner or the Payment Center to make payment to receivers or otherwise to support the Bank's processing of the Money Transfer Transactions or comply with laws and ordinances.
3. The Alliance Partner or the Payment Center may use the Customer Information (including the information set forth in Paragraph 1) received from the Bank under the immediately preceding paragraph for data analysis (provided that no individual customer will be singled out in connection with the analysis) for improving services of the Alliance Partner in addition to the purposes of use set forth in the immediately preceding paragraph. Incidentally, such information will be mutually provided among the Alliance Partner and the Payment Center for these purposes of use.

**Article 12 (Termination and Suspension of Service)**

1. If the Bank deems that there has occurred any one of the events listed in the following items, the Bank may immediately terminate the customer's International Money Transfer Service Agreement or suspend the whole or any part of the International Money Transfer Service according to the Bank's prescribed method without requiring any prior notification to the customer:
  - (1) when the continuation of the International Money Transfer Service is in violation of the Foreign Exchange Related Laws or there is a possibility thereof, or when it is inappropriate in light of said Laws;

- (2) when the contents of Customer Information are untrue or there is any change to Customer Information;
  - (3) when documents sent by the Bank do not reach the notified address of the customer or when the Bank is otherwise unable to get in contact with the customer based on the notified contact information, or when the customer's response to the Bank's confirmation request under Article 17 is late or inappropriate;
  - (4) when the International Money Transfer Service is in breach of the Terms and Conditions, etc. or the Restriction on Transactions (both of which include any amendments that are made after the customer applies for the International Money Transfer Service Agreement);
  - (5) when the Account is terminated or cancelled or when any event of such termination or cancellation has occurred;
  - (6) when the Alliance Partner is subject to suspension of payment, insolvency, petition for legal bankruptcy proceedings, dissolution, asset freeze or other similar events (hereinafter collectively referred to as the "Suspension of Payment, etc."), or there is a possibility thereof;
  - (7) when the registration of the receiver (which refers to any of the registered receivers in this item) is cancelled or when an event of such cancellation of such registration has occurred;
  - (8) when payment to any receiver is impossible or difficult due to, among other things, the Alliance Partner's refusal to accept payment instructions or the Payment Center's refusal to make payment; and
  - (9) in addition to each of the foregoing items, when there is any due cause to deem that the measure taken under this paragraph is appropriate.
2. If the Bank deems that in connection with any of the receivers registered by the customer, there has occurred any one of the events listed in the following items, the Bank may immediately cancel the registration of the receiver according to the Bank's prescribed method without requiring any prior notification to the customer:
- (1) when the continuation of the registration of the receiver is in violation of the Foreign Exchange Related Laws or there is a possibility thereof, or when it is inappropriate in light of said Laws;
  - (2) when the contents of the registered information are untrue or there is any change to the registered information;
  - (3) when the registration of the receiver is in breach of the Terms and Conditions, etc. or the Restriction on Transactions (both of which include any amendments that are made after the customer applies for the International Money Transfer Service Agreement); and
  - (4) in addition to each of the foregoing items, when there is any due cause to deem that the cancellation of registration of the receiver under this paragraph is appropriate.
3. With respect to the customer's International Money Transfer

Service that was suspended under Paragraph 1, the Bank may cancel such suspension according to the Bank's prescribed method at any timing that the Bank deems appropriate.

4. If the Bank takes the measures set forth in the preceding three paragraphs, the Bank will notify the customer according to the Bank's prescribed method.
5. If the customer wishes to terminate the International Money Transfer Service Agreement or delete the registration of any receiver, the customer needs to notify the Bank according to the Bank's prescribed method. Incidentally, if the Account is terminated, the International Money Transfer Service Agreement shall be also deemed to be terminated.

#### **Article 13 (Cancellation by Customer)**

1. The customer may cancel a Money Transfer Transaction only if the payment to the receiver has not been completed. In this case, the customer needs to take the Bank's prescribed procedures; provided, however, that the customer may not cancel the Money Transfer Transaction if such cancellation is prohibited under the Foreign Exchange Related Laws or such cancellation is refused by the Alliance Partner.
2. If the customer terminates the Account or the International Money Transfer Service Agreement, it shall be deemed that the customer requests the cancellation set forth in the immediately preceding paragraph regarding all of such customer's Money Transfer Transactions for which payment to the receivers has not been completed, and the Bank will take cancellation procedures of such Money Transfer Transactions.

#### **Article 14 (Cancellation by the Bank)**

1. If the Bank deems that in connection with the Money Transfer Transaction for which the Money Transfer Request was accepted, there has occurred any one of the events listed in the following items, the Bank may immediately cancel that Money Transfer Transaction according to the Bank's prescribed method without requiring any prior notification to the customer:
  - (1) when there is any event of cancellation or suspension set forth in the respective items of Article 12, Paragraph 1;
  - (2) when it is impossible or difficult to make payment to the receiver due to disasters, wars, civil wars or other circumstances of the Payout Country, or there is a possibility thereof;
  - (3) when the Payment Center located in the Payout Country is subject to the Suspension of Payment, etc., or when there is a possibility thereof; or
  - (4) in addition to each of the foregoing items, when there is any due cause to deem that the cancellation under this paragraph is appropriate.
2. If payment to a receiver based on the Money Transfer Request is not completed within the 30-day period which starts from the date that such Money Transfer Request is accepted, as a general rule, the Bank will cancel the Money

Transfer Transaction, without requiring any prior notification to the customer, promptly after the expiration of the foregoing period (if the expiration day is a Saturday, Sunday, national holiday or other non-business day of a bank as set forth in laws and ordinances, then the following business day of service counters); save for cases where payment to the receiver is completed before such cancellation.

3. If the Bank cancels the Money Transfer Transaction as set forth in Paragraph 1, the Bank will notify the customer according to the Bank's prescribed method. Please note that the cancellation set forth in the immediately preceding paragraph will not be notified to the customer.

#### **Article 15 (Instructions and Refund upon Cancellation)**

1. If a Money Transfer Transaction is canceled under any of the preceding two articles (in this article, hereinafter referred to as the "Cancellation"), the Bank will promptly issue the necessary instructions or take other procedures for the Cancellation according to the contents of the Cancellation and a method that the Bank deems appropriate.
2. If the Cancellation is carried out, the Bank shall promptly (provided that, if refunds are to be received from the Alliance Partner in connection with the Cancellation, then promptly after the reception of such refunds) refund to the customer, in Japanese Yen, the amount of transfer funds among the Transfer Funds, etc. received from the customer when the Bank accepted the Money Transfer Request, and remit such amount into the Account without requiring any separate remittance request from the customer. In this case, among the Transfer Funds, etc., the send charge and other fees and various costs other than the transfer funds will not be refunded.
3. Notwithstanding the provisions of the immediately preceding paragraph, if the Bank deems that the Cancellation has been performed due to any one of the reasons listed in the following items, the Bank shall refund to the customer, in Japanese Yen, the send charge and other fees and various costs in addition to the transfer funds received from the customer, and remit such amount into the Account without requiring any separate remittance request from the customer. Also, this refund may be made promptly after the cancellation, based on the Bank's judgement, regardless of whether the refund from the Alliance Partner has been received:
  - (1) measures of the Bank set forth in Article 16, Paragraph 3;
  - (2) the receiver cannot receive payment at any of the Payment Centers located in the Payout Country due to reasons that are attributable neither to the customer nor the receiver; or
  - (3) in addition to each of the foregoing items, there is any due cause to deem that the measure taken under this paragraph is appropriate.
4. Notwithstanding the provisions of each of the foregoing paragraphs, the Bank may not be able to make the refund set forth in the preceding two paragraphs if such refund is restricted under the Foreign Exchange Related Laws.

## Article 16 (Disclaimer)

1. The Bank will not be liable for any damage set forth in each of the following items:
  - (1) damage caused by unavoidable circumstances such as disasters, accidents, wars, restrictions under the Foreign Exchange Related Laws, measures taken by the Authorities, etc., the court or other public institutions;
  - (2) damage caused by measures taken by the Bank according to the Foreign Exchange Related Laws or the Terms and Conditions, etc. or taken upon deeming such measures to be appropriate in light of the same (including the acquisition, use or disclosure of information under Article 11 and the non-refund set forth in Article 15, Paragraph 4);
  - (3) damage caused by measures taken by the Alliance Partner or the Payment Center according to the Foreign Exchange Related Laws, customs of the located country or prescribed procedures thereof, or taken upon deeming such measures to be appropriate in light of the same, or caused by any reasons that are attributable either to the Alliance Partner or the Payment Center (including damage caused by erroneous payment, non-payment, shortage of payment, or delayed payment in relation to the Money Transfer Transactions);
  - (4) damage caused by reasons that are attributable to the customer;
  - (5) damage relating to the relationship, on which the Money Transfer Transaction is based, between the customer and any receiver or any third party (including those relating to fraud by any receiver or any third party);
  - (6) damage caused as a result of documents sent by the Bank not reaching the notified address of the customer or the Bank otherwise being unable to get in contact with the customer based on the notified contact information, or the customer's response to the Bank's confirmation request under Article 17 being late or inappropriate;
  - (7) damage caused by any failure or the like of terminals, communication equipment, communication circuits or other communication means, computers or the like (hereinafter collectively referred to as the "System, etc.") (with respect to the Bank's System, etc., such failure will be one that occurred despite reasonable security measures taken by the Bank), or damage caused by deformation of texts, errors, omissions, etc. of telegrams resulting from such; and
  - (8) in addition to each of the foregoing items, damage arising due to any reasons other than those that are attributable to the Bank.
2. The Bank's liability in cases where the Bank is held liable in relation to the International Money Transfer Service shall be limited to direct and actual damage (not including indirect damage, consequential damage, lost earnings, lost opportunities, incidental loss, etc.) regardless of any legal cause of action, and up to the total amount (in Japanese Yen) of the Transfer Funds, etc. received from the customer when

the Bank accepted the Money Transfer Request.

3. Notwithstanding the provisions of Paragraph 1, Item (3), in a case where as a result of the Bank's investigation of the Money Transfer Transaction based on the customer's inquiry, the Bank and the Alliance Partner confirm that any erroneous payment, non-payment or the like was caused for any reasons that are attributable to either the Alliance Partner or the Payment Center (or in a case where the Bank deems that the situation is equivalent thereto), the Bank will take measures which the Bank deems appropriate, such as canceling the Money Transfer Transaction under Article 13 or Article 14 or re-implementing the payment according to the customer's Money Transfer Request, upon giving a consideration to the customer's intention.

#### **Article 17 (Confirmation by the Bank)**

If the Foreign Exchange Related Laws require confirmation concerning the customer, any receiver, Money Transfer Request, or Money Transfer Transactions and so on, or if the Bank otherwise deems necessary (including cases when there is any inquiry from the Authorities, etc. or the Alliance Partner or the Payment Center), the Bank may at any time request the customer to submit (identification) documents or provide information designated by the Bank. The customer needs to promptly respond to the Bank's request.

#### **Article 18 (Inquiry of Money Transfer Request)**

If the customer has any doubts regarding any Money Transfer Transaction, such as the receiver not being able to receive the payment after the Bank accepts the Money Transfer Request, the customer shall promptly make an inquiry to the Bank. In the foregoing case, the Bank will investigate the matter by, among other things, making an inquiry to the Alliance Partner, and report the results to the customer. Incidentally, the Bank may request the customer to submit the Bank's prescribed written request form in accepting such inquiry and the like.

#### **Article 19 (Change of Notified/Registered Matters)**

1. If there is any change to registered or notified matters (including name, address, telephone number, nationality, and source of transfer funds) of the customer (sender), the customer needs to immediately notify the Bank of such change according to the Bank's prescribed method.
2. If there is any change to the registered matters (name, relationship with the customer, Payout Country, address, purpose of transaction, Payout Currency, frequency of transaction, and transferred amount per transaction) of any receiver, the customer needs to immediately once delete the registration of such receiver, and newly apply for registration based on the new information, according to the Bank's prescribed method. This application for registration is also subject to the examination and approval of the Bank.

#### **Article 20 (Contact Information)**

If the Bank gives a notification or makes an inquiry to, or otherwise contact, the customer regarding the International Money Transfer Service or any Money Transfer Transactions,

the Bank will use the notified address, telephone, and/or electronic mail address of the customer as the contact information. Also, if the Bank deems appropriate, the Bank may notify or contact the customer by way of posting on the Bank's internet homepage.

**Article 21 (No Assignment of Pledge)**

The customer's rights pertaining to any Money Transfer Transactions may not be assigned or pledged.

**Article 22 (Governing Law, Competent Court)**

1. These Terms and Conditions shall be governed by the laws of Japan.
2. For any action relating to these Terms and Conditions, the agreed exclusive jurisdiction shall be the Tokyo District Court.

(Revised on July 9, 2012)

\* The above is the translation of the Japanese version just for customers' convenience and support. If there is any inconsistency in meaning or contents between the above and the Japanese version, the Japanese version will control.