

# Remote Banking Service Terms and Conditions

## Article 1 (Remote Banking Service)

Time deposit transactions, transfer transactions, card loan (hereinafter referred to as the “Loan Service”) transactions, international money transfer transactions, change of notified information, inquiries, etc. to be conducted according to the following methods by a customer after his/her completing registration procedures prescribed by Seven Bank (hereinafter referred to as the “Bank”) for using the foregoing services shall be collectively referred to as the remote banking service (hereinafter referred to as the “Service”).

### (1) Internet banking

Internet banking refers to the method of conducting time deposit transactions, transfer transactions, Loan Service transactions, requests for international money transfer transactions, change of notified information, inquiries, etc. from the Bank’s prescribed personal computer terminals, etc. via the internet according to screens and operation methods prepared by the Bank.

### (2) Mobile banking

Mobile banking refers to the method of conducting time deposit transactions, transfer transactions, Loan Service transactions, requests for international money transfer transactions, change of notified information, inquiries, etc. from the Bank’s prescribed mobile phone terminals via a prescribed network according to screens and operation methods prepared by the Bank.

### (3) Telephone banking

Telephone banking refers to the method of conducting time deposit transactions, Loan Service transactions, change of notified information, inquiries, etc. by a customer’s call to the Bank’s telephone center from the Bank’s prescribed telephones and through automated voice response or an operator.

## Article 2 (Eligibilities for Use and Commencement and Discontinuation/Resuming of Use of Service)

1. The Service may be used by any individual customer residing in Japan with a “Seven Bank Account.” If a customer wishes to use the Service, the customer shall take registration procedures for commencing the use of the Service according to the Bank’s prescribed procedures including the registration of a password, etc.
2. In taking registration procedures for commencing the use of the Service, it shall be deemed that the customer has agreed to using the Service upon understanding security measures adopted by the Bank for ensuring the safety of customers and contents of potential risk including unauthorized use of a PIN, etc. as indicated in these Terms and Conditions. If the customer suffers damage due to unauthorized use resulting from wiretapping, etc. in spite of the foregoing measures, the Bank will not be liable therefor.
3. If a customer wishes to discontinue the use of internet

banking and mobile banking or resume the use of the Service, the customer shall notify the Bank according to the Bank's prescribed method.

Incidentally, a customer cannot discontinue the use of telephone banking.

### **Article 3 (Service Hours)**

As a general rule, the Service may be used 24 hours a day and 365 days a year; provided, however, that the service hours of the telephone banking through an operator shall be from 8:00 to 21:00.

In addition, there may be cases where the Bank suspends the provision of the Service due to system maintenance or a major system upgrade. In this case, the Bank will notify customers in advance by way of posting on the Bank's prescribed internet homepage or other methods prescribed by the Bank. Also, the Bank may suspend the provision of the Service without requiring any prior notification due to any failure of telecommunication equipment or circuits, etc.

### **Article 4 (Verification of Customer's Identity)**

1. When a customer is to use the Service, the Bank will verify the customer's identity according to the Bank's prescribed method.
2. Verification of a customer's identify in the Service shall be made by confirming the multiple input items designated by the Bank against the registered contents depending on a transaction among "Customer ID" and "Logon Password," "Confirmation Number" and "Cash Card PIN."
3. "Customer ID" is a number for identifying a customer using the Service, and shall be the characters designated by the Bank which are printed on the back of a cash card.
4. "Logon Password" is characters designated by the Bank for verifying a customer in using the Service. "Logon Password" is decided by a customer in his/her discretion in taking registration procedures for commencing the use of the Service.
5. "Confirmation Number" is characters designated by the Bank for concluding transactions which are to be input at the time of requesting fund transfer transactions and making application and contract for the Loan Service, and making registration for changing notified information. "Confirmation Number" will be input by a customer for each transaction according to designations by a system from the "Confirmation Number" table printed on the back of his/her cash card.
6. If a customer erroneously inputs the "Logon Password," "Confirmation Number," or "Cash Card PIN," etc. for more than the number of times prescribed by the Bank, the Bank will suspend the use of the Service. In this case, the customer needs to take procedures for resuming the use of the Service according to the Bank's prescribed method.
7. Please keep strictly confidential the foregoing "Logon Password," "Confirmation Number," etc. Also, for "Logon Password," a customer shall avoid using a number that can be easily guessed by others as such, including his/her date of

birth, telephone number, same numbers or the like, and change it as needed according to prescribed procedures not to be known to others. If a customer forgets his/her “Logon Password,” the customer shall also change the “Logon Password” according to prescribed procedures.

8. If a cash card is lost or stolen or if a “Customer ID,” “Confirmation Number” table, etc. is leaked, the customer shall immediately notify the Bank according to the Bank’s prescribed method. The Bank will limit or suspend transactions regarding the Account after the Bank’s prescribed suspension procedures are completed, and will reissue a cash card. The Bank will not be liable for any damage arising before such notification.

#### **Article 5 (Requests for Transactions)**

1. Conclusion of transaction request

If the Bank receives a transaction request through the Service, the Bank will request the customer to confirm the transaction details on screens or through repetitions by automated voice response. If the details of the transaction request are correct, the customer shall reply that they have been confirmed, according to a prescribed method and within a prescribed period of time. The Bank will conclude the transaction request upon receiving the foregoing response regarding the confirmation of the transaction request details.

2. Confirmation of transaction details

After conducting a transaction through the Service, the customer shall confirm the transaction via internet banking, mobile banking or telephone banking. If any doubts arise between the customer and the Bank regarding the transaction details, recordings such as electromagnetic recordings stored by the Bank shall be deemed as the official records.

#### **Article 6 (Retention of Transaction Records)**

The Bank will retain transactions records for a reasonable period of time. Also, details of a transaction via telephone are recorded and kept by the Bank for a reasonable period of time.

#### **Article 7 (Time Deposit Transactions)**

A customer may create a time deposit through internet banking, mobile banking and telephone banking. A customer may also cancel and change the maturity of a time deposit through internet banking and mobile banking.

#### **Article 8 (Transfer Transactions)**

1. A customer may withdraw a designated amount from the customer’s Account via internet banking and mobile banking, and then transfer such amount to the customer’s designated account.
2. The transfer limit per transfer and per day via internet banking and mobile banking shall be within the transfer limit notified by a customer within the limit of the amount prescribed by the Bank.
3. A transfer request to another Account with the Bank can be made 24 hours a day.

If a request for transfer to a financial institution other than the

Bank is accepted within prescribed business hours of a business day of service counters of that financial institution, such transfer will be handled during that day. If a transfer request is accepted on a non-business day of service counters of that financial institution or outside business hours of a business day of service counters of that financial institution, such transfer will be handled within prescribed business hours of the following business day of service counters of that financial institution.

4. If the Bank is unable to make remittance to a recipient's account, and the funds are refunded from the recipient's financial institution, in relation to the transfer request accepted by the Bank, the Bank will remit such funds into the customer's Account, and the transfer charges will not be returned. The Bank will not be liable for any damage arising therefrom. If the transfer funds are returned, the Bank will notify the customer at his/her notified email address. The customer shall personally confirm the transfer results by way of inquiry or other methods.
5. If the customer makes a reverse transfer due to reasons of the customer after the Bank accepted it, the customer shall immediately contact the Bank and take prescribed procedures. The customer shall, upon requesting a reverse transfer, pay the Bank's prescribed charges; provided, however, that a reverse transfer may not be possible in certain cases such as if the transfer funds have already been remitted to a recipient's account. In this case, the reverse transfer charges will not be returned.
6. Transfer funds and charges will be withdrawn from a customer's ordinary deposit without submission of his/her cash card or withdrawal request form. (The transaction shall be concluded with the withdrawal of the funds.) If the withdrawal amount (total of transfer funds and transfer charges) exceeds the withdrawal limit at the time of the withdrawal of the funds, the request of such transaction shall be deemed canceled. Also, the Bank will not be liable for any damage arising therefrom.
7. Once a transfer transaction is concluded, a customer may not change or cancel the transfer.

#### **Article 9 (Loan Service Transactions)**

A customer may borrow or repay money in relation to the Loan Service through internet banking, mobile banking and telephone banking. A customer may also apply for and conclude a contract of the Loan Service through internet banking and mobile banking.

#### **Article 10 (International Money Transfer Transactions)**

A customer may request international money transfer transactions through internet banking and mobile banking.

#### **Article 11 (Change of Notified Information)**

A customer may change the Bank's prescribed information notified to the Bank, such as his/her address, telephone number, Cash Card PIN, and Logon Password, through internet banking, mobile banking and telephone banking

according to the Bank's prescribed method.

#### **Article 12 (Inquiries)**

1. A customer may make inquiries on information such as the balance of a designated Account, deposit/withdrawal statements, balance and contract details of the Loan Service via internet banking, mobile banking and telephone banking, may make inquiries on information such as transaction statements of international money transfer transactions via internet banking and mobile banking, and may make inquiries on a statement of account via internet banking, respectively.
2. Since inquiries on a statement of account will be displayed as a PDF file, a customer needs to install prescribed dedicated software.
3. Account information will be information at the point of time when it is displayed on an inquiry screen, etc. The latest transaction information may not be reflected in the displayed information in certain cases.
4. Account information provided by the Bank is not for the Bank's certification of details of balance, deposit/withdrawal, and borrowings/repayment, and the Bank may make change, cancellation, etc. of such Account information after it is provided. The Bank will not be liable for any damage arising from such change or cancellation.

#### **Article 13 (Online Settlement Service)**

1. A customer may use the online settlement service via internet banking. The online settlement service is a service where a customer transfers funds to the Bank's member stores by using prescribed information concerning the transfer which was received by the Bank from such member stores. Incidentally, a member store is an individual, corporation or organization which concluded a prescribed member store agreement with the Bank.
2. With the online settlement service, a member store notifies the Bank of information (a recipient's account information, amount of transfer, etc.) which is required for a transfer to the member store, and the Bank notifies the transfer result to the member store; save for cases where the member store notifies the Bank in advance that such notification is not required.
3. A customer shall confirm the information required for a transfer which was received by the Bank from a member store, and then take transfer procedures according to the Bank's prescribed method.
4. The transfer limit per transfer and per day of the online settlement service shall be within the transfer limit set forth in Article 8, Paragraph 2, and transfer amount of the service shall be added to transfer amount of ordinary transfers.
5. With the online settlement service, notwithstanding the provisions of Article 8 Paragraph 5, a customer may not request a reverse transfer or correction of his/her requested contents. A customer shall consult directly with a member store regarding handling of transfer funds after the transfer.
6. Any dispute arising between a customer and any member

store regarding contents of products or services purchased using the online settlement service shall be resolved between the customer and the member store, and the Bank will not be liable therefor.

#### **Article 14 (Mobile Registration)**

1. If a customer is to use mobile banking from the Bank's prescribed mobile phone terminal, the customer is required to perform "mobile registration" in advance.
2. "Mobile registration" is the process of registering "Customer ID" and ID information (hereinafter referred to as the "Mobile Terminal Information") which is unique to and sent from the mobile phone terminal used by a customer for mobile banking, according to the Bank's prescribed method. A customer cannot perform "mobile registration" with respect to a mobile phone terminal other than the Bank's prescribed model.
3. A customer may perform "mobile registration" only with one type of "Portable Terminal Information." After mobile registration, a customer may not use mobile banking, excluding certain transactions, from a mobile phone terminal other than the mobile phone terminal of the registered "Portable Terminal Information." If a customer is to make a change or deletion, etc. of the "mobile registration" as a result of changing a model of a mobile phone terminal to be used for mobile banking or other reasons, the customer shall take procedures in advance according to the Bank's prescribed method.
4. If a mobile phone terminal of the "Portable Terminal Information" subject to "mobile registration" is lost or stolen, the customer shall immediately contact the Bank.

#### **Article 15 (Use via Smartphones)**

1. The mobile banking service can be used via the smartphones prescribed by the Bank; provided, however, that such service can only be accessed via a smartphone-dedicated website.
2. Mobile registration cannot be performed via smartphone. Notwithstanding the provisions of Paragraph 3 of the immediately preceding article, the mobile banking service set forth in Paragraph 1 can be used via smartphone even when mobile registration has been performed with a different mobile phone terminal, as prescribed by the Bank.
3. "Smartphone" refers to a highly functional mobile phone terminal from which the internet (other than the services that are independently provided by mobile phone companies) can be accessed or viewed.
4. The mobile banking service via smartphone, as set forth in this article, shall be available from a day to be separately determined by the Bank.

#### **Article 16 (Additions of Service)**

If services are added to the Service in the future, the customer may use such new services without requiring any application procedures; save for certain transactions or functions designated by the Bank.

#### **Article 17 (Important Notices and Announcements)**

Important notices, announcements, etc. will be notified on a

customer's initial screen, etc. at the time of use of the respective Services. Especially with respect to a matter the Bank requests a customer to confirm, the Bank may also notify such customer by postal mail.

**Article 18 (Use from Overseas)**

All or any part of the Service may be unavailable from overseas due to laws and ordinances, circumstances and other reasons of the respective countries concerned.

**Article 19 (No Transfers, Pledges, Leasing)**

A customer's rights based on this transaction shall not be transferred, pledged, or leased to any third party or otherwise disposed of in any way.

**Article 20 (Handling upon Termination of Account)**

If a customer terminates his/her Seven Bank Account, the Service will also be terminated.

**Article 21 (Disclaimer)**

1. Even if there is any delay or failure in handling the Service due to, among other things, any failure in the communication equipment, communication circuits and computers, or any failure in communication means such as interruption of telephone service, that occurs for reasons that are not attributable to the Bank or an operating body of joint system of financial institutions, the Bank will not be liable for any damage arising therefrom.
2. If in relation to use of the Service, a transaction cannot be concluded or is concluded wrongfully as a result that any terminal, etc. fails to operate normally, the Bank will not be liable for any damage arising therefrom.
3. If the Bank confirms a customer's Customer ID, Logon Password, etc. according to the Bank's prescribed method and deems them to correspond with those registered with the Bank and so effects a transaction, even in cases where the user is not such customer due to theft, unauthorized use or other incidents, the Bank will not be liable for any damage arising therefrom.

**Article 22 (Application and Mutatis Mutandis Application of Terms and Conditions)**

1. For matters set forth in these Terms and Conditions, these Terms and Conditions shall prevail over any other terms and conditions, rules and regulations, etc. of the Bank.
2. Matters which are not set forth in these Terms and Conditions shall be subject to other terms and conditions, rules and regulations, etc. of the Bank.

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\* 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.