

International Money Transfer Service Terms and Conditions

Article 1 (Scope of Application)

The International Money Transfer Service offered by Seven Bank (hereinafter referred to as the “Bank”) shall be governed by these Terms and Conditions. Matters not set forth in these Terms and Conditions shall be governed by relevant terms and conditions contained in the Seven Bank Account Rules (together with these Terms and Conditions, hereinafter collectively referred to as these “Terms and Conditions and other Rules”), as well as by the applicable laws and regulations, the business practices of relevant countries, and the procedures prescribed by parties concerned.

Article 2 (Definitions)

The following defined terms used in these Terms and Conditions shall have the meanings set forth below.

- (1) “International Money Transfer Service” means the service for executing Money Transfer Transactions and related services to be offered by the Bank to its customers who have concluded an International Money Transfer Service Agreement with the Bank.
- (2) “Money Transfer Transaction” means each transaction that the Bank carries out by the Cash Receipt Method or the Credit-to-Account Method, based on the customer’s request.
- (3) “Cash Receipt Method” means the method where the Bank transmits to the Alliance Partner payment instructions to arrange the payment of an amount designated by the customer (hereafter referred to as “Transfer Funds”) in the Payout Currency to the receiver, for whom registration procedures have already been completed at the relevant Payment Center. In such case, payment shall be made to the receiver in cash upon the receiver’s completion of the required procedures at the relevant Payment Center, in principle.
- (4) “Credit-to-Account Method” means the method where the Bank transmits to the Alliance Partner payment instructions so as to entrust the Alliance Partner to credit the amount of the Transfer Funds (in the Payout Currency) to the Receiver’s Bank Account that has already been registered. In such case, payment shall be made to the receiver by crediting the relevant amount to the Receiver’s Bank Account designated by the customer. However, the Bank shall designate the number of days required to complete the process of crediting the relevant amount to the Receiver’s Bank Account.
- (5) “Payout Country” means the country or territory that the customer designates, from among the countries and territories prescribed by the Bank, for a Money Transfer Transaction as that in which the receiver is to receive the transferred amount or the transferred amount is credited to the Receiver’s Bank Account.
- (6) “Alliance Partner” means any company belonging to the

group formed under The Western Union Company, a US corporation with its head office at 12500 East Belford Avenue, Englewood, Colorado 80112 U.S.A. The link to the website of The Western Union Company is posted on the Bank's website. If the Bank prepares a special contract associated with these Terms and Conditions in which different alliance partner(s) may be designated, such alliance partner(s) shall also be deemed as "Alliance Partner(s)" for the purpose of these Terms and Conditions.

- (7) "Payment Center" means the business site of any agent, subagent, or other partner affiliated with the Alliance Partner, at which the payouts for Money Transfer Transactions by the Cash Receipt Method are handled.
- (8) "Receiver's Bank" means the financial institution with which the receiver holds the Receiver's Bank Account.
- (9) "Receiver's Bank Account" means the receiver's deposit account that is designated by the customer.
- (10) "Foreign Exchange Laws" means the Foreign Exchange and Foreign Trade Act of Japan, the Act on Prevention of Transfer of Criminal Proceeds of Japan, and other related laws and regulations of Japan or other countries applicable to the International Money Transfer Service or Money Transfer Transactions or remittances to receivers or crediting of amounts to the Receiver's Bank Account thereunder, and includes the policies, orders, instructions, recommendations, notices, guidelines, etc. issued by the relevant authorities, agencies, organizations, associations, etc. (hereinafter collectively referred to as the "Relevant Authorities").
- (11) "Money Transfer Control Number" means the unique number assigned to each Money Transfer Transaction, which is sometimes referred to as "MTCN."
- (12) "Test Question" means the question that a receiver is required to present, together with its predetermined answer, for the purpose of verifying the receiver's identity when the payment is made to the receiver under the relevant Money Transfer Transaction, and the answer to a Test Question is referred to as the "Answer."
- (13) "Customer Information" means the customer's personal information, transaction information and other information (including the contents of documents submitted by the customer, the details of any application for Money Transfer Transactions (the "Money Transfer Request"), and information concerning the receiver) provided by the customer to the Bank in relation to the Account, the International Money Transfer Service, Money Transfer Transactions, or other various services or transactions which are performed through the use of the Account.
- (14) "Payout Currency" means the currency that the customer designates, from among the currencies prescribed by the Bank, as that to be used for the payment to the receiver or for the crediting of amounts to the Receiver's Bank Account for the relevant Money Transfer Transaction.

Article 3 (Service Operator)

The International Money Transfer Service is a service that is offered by the Bank to the customer, and all of the rights and obligations of the customer under the International Money Transfer Service and Money Transfer Transactions (including Money Transfer Requests, their cancellation and reversals) shall arise and become vested only between the customer and the Bank. The Alliance Partners, the Payment Centers and the Receivers' Bank merely serve the role of assisting the Bank in the Bank's provision of its services to the customer, and do not and will not be a party to any transaction with the customer.

Article 4 (Application for International Money Transfer Service Agreement)

1. In order to use the International Money Transfer Service, the customer must first enter into an International Money Transfer Service Agreement with the Bank. The International Money Transfer Service Agreement is subject to the rule of "one agreement for each individual," and it shall be concluded when the Bank completes the examination process and approves the customer's application in the manner prescribed by the Bank. The application process shall consist of:
 - (1) the application for the registration of the sender (i.e. the customer); and
 - (2) the application for the registration of the receiver(s) under the relevant Money Transfer Transactions.
2. If the customer is the age of 18 or above, he/she may apply for an International Money Transfer Service Agreement with the Bank upon or after the creation of his/her account with the Bank.
3. Persons who qualify as the receiver to be registered shall, in the case of the Cash Receipt Method, be individuals residing in any of the countries or territories outside Japan that are prescribed by the Bank at the time of receipt of the relevant money, and in the case of the Credit-to-Account Method, be individuals hold a bank account designated by the customer in any of the countries or territories outside Japan prescribed by the Bank; provided, however, that the customer may not register receivers beyond the maximum number of receivers prescribed by the Bank. The receiver designated by the customer shall be registered as such when the Bank completes the examination process and approves the application that the customer has made in the manner prescribed by the Bank. No change may be made to any of the matters registered in respect of a receiver. If the customer wishes to make any change to any of the matters registered for a receiver, the customer shall first terminate the existing registration in accordance with Article 13, Paragraph 5, and then newly register the relevant receiver with such changes.
4. Even if the Bank has approved the customer's application and registered the customer as a the user of the International Money Transfer Service, there may still be cases where the

Bank is unable to process money transfers in accordance with the registered information, due to the restrictions on transactions set forth in Article 5, Paragraphs 2 and 3 (hereinafter referred to as the “Restrictions on Transactions”) or for other reasons.

Article 5 (Restrictions on Transactions)

1. The Bank shall not accept or execute any Money Transfer Transaction that:
 - (1) is prohibited under the Foreign Exchange Laws;
 - (2) is subject to any restrictions under the Foreign Exchange Laws whereby the Bank is required to ensure or confirm the acquisition or filing of any permission, authorization, approval, notification, registration, etc. with the Relevant Authorities in advance;
 - (3) is to be conducted for the purpose of paying import bills (i.e. the price to be paid for the purchase of goods or services), for commercial purposes, or for purposes other than the remittance purposes prescribed by the Bank;
 - (4) is arranged by the customer for and on behalf of a third party; or
 - (5) breaches any of the Restrictions on Transactions (provided that, with respect to the Restrictions on Transactions set forth in Paragraph 3, this Item (5) shall only apply to those designated by the Alliance Partner).
2. The Bank may establish any restrictions on the International Money Transfer Service or Money Transfer Transactions or make amendments to such restrictions at any time without prior notice to the customer. Such restrictions include any condition which may be imposed in relation to the examination set forth in Article 4, Paragraphs 1 and 3, as well as the Payout Countries, the Payout Currencies, and the maximum limit of transfers on a daily, monthly, or annual basis.
3. With respect to the acceptance of payment instructions given by the Bank, the payments to receivers based on such instructions or the crediting of amounts to the Receiver’s Bank Account, the Alliance Partner, the Payment Centers or the Receiver’s Bank may from time to time establish various restrictions (including limitation on the maximum payment amount or the payment frequency, limitation on the Payout Currencies available for payment according to type and volume, requirements regarding the receivers’ age, address, place of residence and other attributes, and other restrictions imposed under the laws and regulations or foreign exchange control regulations of the Payout Countries) or make amendments to such restrictions without prior notice to customers. The Money Transfer Transactions undertaken by the Bank at the customer’s request shall be subject to the Restriction on Transactions established by the Alliance Partner, Payment Centers or the Receiver’s Bank and, accordingly, the payments to designated receivers or the crediting of amounts to the Receiver’s Bank Account shall be made only to the extent permitted under such Restrictions on

Transactions.

Article 6 (Money Transfer Request)

1. The customer's Money Transfer Request shall be accepted and processed by the Bank only if it has been made in accordance with either of the following methods as prescribed by the Bank, and such services (involving the acceptance and processing of Money Transfer Requests) shall not be available at the service counter of the head office or any branch office of the Bank:
 - (1) the method where the customer uses his/her cash card (which the Bank provides to the customer upon the creation of an account) at an automatic teller machine (hereinafter referred to as the "ATM") of the Bank; or
 - (2) the method where the customer uses the direct banking service offered by the Bank.
2. A Money Transfer Request shall be accepted by the Bank when the Bank deems such an application to be appropriate and all of the matters set forth in the following items have been completed, upon which the Money Transfer Transaction shall come into effect:
 - (1) the customer has confirmed the details of the Money Transfer Request and any other matter to be confirmed as requested by the Bank; and
 - (2) the Bank has received the relevant amount by way of debit from the customer's Account in accordance with Article 11.
3. Following the acceptance of a Money Transfer Request, the Bank shall notify the customer to that effect and provide the customer with the Money Transfer Control Number and other details of the Money Transfer Transaction in the manner prescribed by the Bank (which includes the output of a transaction slip from the ATM in cases where the Money Transfer Request is accepted at the ATM). In addition, a Test Question and its Answer shall also be provided, if such mechanisms are to be used as security measures in relation to the receipt of the relevant amount by the receiver. The details regarding the Money Transfer Transaction, which include the Money Transfer Control Number, the Test Question and its Answer (if applicable), are information necessary for the receiver to receive the amount transferred. As such, the customer shall be responsible for communicating such information to the receiver and should carefully manage such information together with the transaction slip (if issued by the Bank). Such details regarding a Money Transfer Transaction may not be revealed to anyone other than the receiver. The Bank shall not be liable for any damage arising from any unauthorized use of such information by any third party other than the customer or the receiver.
4. In the case of the Cash Receipt Method, the Money Transfer Control Number, the Test Question and its Answer (if applicable) and other details regarding the Money Transfer Transaction will be necessary for the receiver to receive the

amount transferred.

5. If the Credit-to-Account Method is taken in China, if the receiver is receiving funds in the Receiver's Bank Account for the first time, the receiver must call the Alliance Partner and provide it with the MTCN (Money Transfer Control Number). In addition, even after completing your first transaction at a designated account of some receiver's banks, the receiver may still receive a confirmation call from our alliance partner each time a transaction is performed.
6. Once the Bank accepts a Money Transfer Request, the Bank will not handle any request by the customer to amend the contents thereof. If it becomes necessary for the customer to make an amendment to a Money Transfer Request that has already been accepted by the Bank, the customer shall first cancel or request a reversal for the relevant Money Transfer Request pursuant to Article 14, Paragraph 1 or Article 15, Paragraph 1, respectively, and then submit a new Money Transfer Request to replace such cancelled Money Transfer Request.

Article 7 (Transmission of Payment Instructions)

Following acceptance of a Money Transfer Request, the Bank shall issue payment instructions to the relevant Alliance Partner without delay in accordance with the details of the Money Transfer Request and in the manner deemed appropriate by the Bank.

Article 8 (Amount to be Received and Receiving Method)

1. The funds to be transferred under a Money Transfer Request shall be received by the Bank in Japanese yen. Payment to the receiver or crediting of amounts to the Receiver's Bank Account shall be made in the Payout Currency in principle; provided, however, that there may be cases where a separate transaction such as a conversion to a currency other than the Payout Currency (including conversion of the amount corresponding to small denominations in the Payout Currency to any other currency) becomes necessary to enable such payments to the receiver or such crediting of amounts to the Receiver's Bank Account. The conversion to the Payout Currency shall be made, in principle, at the foreign exchange rate prescribed by the Bank and prevailing at the time of acceptance of the Money Transfer Request. Foreign exchange rates prescribed by the Bank (including the rates set forth in Paragraph 3) shall be inclusive of a spread prescribed by the Bank, and remittance charges and proceeds from conversion to the Payout Currency received by the Bank shall in part be distributed to the relevant Alliance Partner.
2. The payment to the receiver in a Money Transfer Transaction shall be made using either of the two payment methods, namely, the Cash Receipt Method or the Credit-to-Account Method, as designated by the customer upon registering the receiver; provided, however, that, in certain Payout Countries, a separate transaction such as a fund transfer to the receiver's deposit account may become necessary to enable

such payments to the receiver even when the Cash Receipt Method is designated. In addition, in the case where the Credit-to-Account Method is designated, such as the case where the Credit-to-Account Method is taken in China as set forth in Article 10, Paragraph 3, the customer or the receiver may be required to perform a separate procedure in order to carry out payment in certain Payout Countries.

3. In certain Payout Countries, the conversion to a Payout Currency may be made at the Bank's prescribed foreign exchange rate prevailing at the time of payment to the receiver, at the time of the crediting of amounts to the Receiver's Bank Account or at any other point in time, instead of the time of acceptance of the Money Transfer Request, and/or applicable taxes and duties or commissions, etc. may be deducted at the time of the payment to the receiver. Furthermore, in certain Payout Countries, the amount payable converted to the Payout Currency may be further converted to another currency designated by the Bank at the foreign exchange rate prescribed by the Bank and prevailing at the time of payment, at the time of the crediting of amounts to the Receiver's Bank Account or at any other point in time and paid to the receiver or credited to the Receiver's Bank Account in such other currencies. In such case, the Bank shall, to that extent, be released from its obligation to perform the Money Transfer Transaction in accordance with the conditions confirmed by the customer upon the Bank's acceptance of the Money Transfer Request.
4. In addition to the cases referred to in Paragraph 1 or 2 when the Cash Receipt Method is taken, there may be cases where the receiver is able to receive payment in a currency other than the Payout Currency or in any form other than cash under a separate transaction between the receiver and the Payment Center, but such transactions shall be conducted at the receiver's own responsibility. Regardless of the reason behind the receiver's decision to enter into such a separate transaction (including the existence of circumstances that correspond to the case referred to in Article 9, Paragraph 3), the Bank shall not in any way be liable for any change of the conditions confirmed by the customer upon the Bank's acceptance of the Money Transfer Request, or for any cost incurred by, or any adverse effect inflicted upon, the receiver in connection with such a separate transaction.

Article 9 (Place of Payment for the Cash Receipt Method)

1. The payment under a Money Transfer Transaction may be received by the receiver at any Payment Center located in the Payout Country during its business hours on its business day by taking the payment request procedures prescribed by the Payment Center. Such procedures include the presentation or submission of:
 - (1) the Money Transfer Control Number;
 - (2) the Test Question and its Answer, if issued by the Bank;
 - (3) other details of the relevant Money Transfer Transaction;and

- (4) any other documents or information prescribed by the Payment Center.
2. The payment under a Money Transfer Transaction may not be received by the receiver at any Payment Center outside the Payout Country. Furthermore, if the customer is required to specify, not only the Payout Country, but the state and/or city in that Payout Country, the receiver may not be able to receive the payment at a Payment Center located outside such specified states and/or cities.
3. Notwithstanding the provisions of Paragraph 1, even if the Bank has accepted the customer's Money Transfer Request, the receiver may not be able to receive such payment at all or a part of the Payment Centers in the Payout Country due to the Restriction on Transactions established by the Alliance Partner or the Payment Center pursuant to Article 5, Paragraph 3. In such a case, the Bank shall, to that extent, be released from its obligation to perform the Money Transfer Transaction in accordance with the conditions confirmed by the customer upon the Bank's acceptance of the Money Transfer Request.

Article 10 (Receiver's Bank Account for the Credit-to-Account Method)

1. When the Credit-to-Account Method is used, the transferred funds are credited to the Receiver's Bank Account by the Receiver's Bank upon completion of the prescribed procedures in accordance with the conditions established by the Alliance Partner or the laws and regulations of the Payout Country.
2. Notwithstanding Paragraph 1, even if the Bank has accepted a Money Transfer Request from the customer, the amount to be transferred under such request may not be credited to the Receiver's Bank Account due to Restrictions on Transactions prescribed by the Alliance Partner or the Receiver's Bank pursuant to Article 5, Paragraph 3. In such case, after accepting the Money Transfer Request, the Bank will, to that extent, be released from its obligation to carry out the relevant Money Transfer Transaction in accordance with the conditions that were confirmed by the customer at the time of acceptance of the relevant Money Transfer Request.
3. In the case where the Credit-to-Account Method is taken in China, if the receiver is receiving funds in the Receiver's Bank Account designated by the customer for the first time, the receiver must call the Alliance Partner. The customer must convey to the receiver that he/she needs to contact the Alliance Partner within 3 business days after the Money Transfer Request is made (please note that this 3-business days period includes the day on which the Money Transfer Request is made). In such case, it may take longer than usual for the crediting of the relevant amount to the Receiver's Bank Account to be completed, because the aforementioned procedure must be completed first. If the receiver has not contacted the Alliance Partner within the aforementioned time period, the Alliance Partner will call the receiver. However, if

the receiver cannot be reached, the Money Transfer Request will be canceled and the Bank will return the transfer funds to the customer. In addition, even after completing your first transaction at a designated account of some receiver's banks, the receiver may still receive a confirmation call from our alliance partner each time a transaction is performed.

4. If the Credit-to-Account Method is taken in the Philippines, only the account number is checked to ensure that it matches the Receiver's Bank Account designated by the customer, and no steps are taken to ensure that the account holder matches the name of the receiver. As such, when using the Credit-to-Account Method in the Philippines, it is particularly important to ensure that the account number for the Receiver's Bank Account is accurate, and we encourage you to be extra careful when registering the receiver's information.

Article 11 (Payment of the Transfer Funds and Costs)

The customer must, in making a Money Transfer Request, pay the funds to be transferred, as well as the transfer fees prescribed by the Bank and other charges and costs required for the Money Transfer Transaction (such funds, fees, charges, and costs shall hereinafter be collectively referred to as "Transfer Funds and Costs") in Japanese yen. Such payment shall be made by having the relevant amount debited from the Account without requiring the performance of a separate withdrawal procedures by the customer, and such payment may not be made in cash.

Article 12 (Acquisition and Use, etc. of Customer Information)

1. Information regarding the customer's nationality and country and place of birth shall be acquired and used (or provided to a third party pursuant to Paragraph 2 below) by the Bank in order to ensure the proper operation of the International Money Transfer Service and other business operations of the Bank (and also for the purposes set forth in Paragraphs 2 and 3 below).
2. For the purpose of enabling the Alliance Partners, the outsourcing contractor of the Alliance Partners, the Payment Centers and the Receivers' Bank (collectively referred to as the "Alliance Partners, Etc." in this provision) to make the payments to the receivers, to provide the necessary assistance to the Bank in relation to the Bank's processing of the Money Transfer Transactions, and to ensure compliance with applicable laws, the Bank shall provide any Customer Information it deems necessary (including the information set forth in Paragraph 1) to the Alliance Partners, Etc.
3. The Alliance Partners, Etc. may utilize the Customer Information (including the information set forth in Paragraph 1) received from the Bank pursuant to Paragraph 2 for the purposes set forth in Paragraph 2, as well as for the purpose of any data analysis aimed at improving their respective service levels (provided that this shall be limited to data analysis that will not result in picking out certain individuals). In relation to such purposes, information may be shared between the Alliance Partner, Etc.

Article 13 (Termination of Agreement, Suspension of Service)

1. If the Bank deems that any one of the following events has occurred, the Bank may immediately terminate the International Money Transfer Service Agreement with the customer or suspend the customer's use of the whole or part of the International Money Transfer Service in the manner prescribed by the Bank without prior notice to the customer:
 - (1) the continuation of the International Money Transfer Service constitutes or is likely to constitute a violation of the Foreign Exchange Laws, or would be deemed to be inappropriate thereunder;
 - (2) the contents of the Customer Information are untrue or subsequently changed;
 - (3) the documents sent by the Bank fail to reach the customer at his/her registered address or the customer cannot be reached at the registered contact point, or the customer's response to the Bank's confirmation request under Article 19 is late or inappropriate;
 - (4) there is a breach of these Terms and Conditions and other Rules or the Restriction on Transactions (in each case, including any amendments made thereto after the customer's application for the International Money Transfer Service Agreement);
 - (5) the customer's Account is terminated or cancelled or an event triggering such termination or cancellation occurs;
 - (6) a suspension of payment, insolvency, filing of a petition for statutory insolvency proceedings, dissolution, asset freeze, or any other similar event (hereinafter collectively referred to as a "Payment Suspension, etc.") occurs or is likely to occur in respect of the Alliance Partner;
 - (7) the registration of a receiver (for the purpose of this item (7), this refers to any of the receivers registered by the customer) is terminated or there occurs an event that triggers a termination of registration;
 - (8) the payment to a receiver becomes impossible or difficult due to the Alliance Partner's refusal to accept the payment instructions from the Bank or the Payment Center's or the Receiver's Bank's refusal to make the payment, or for any other reason; or
 - (9) there are other grounds which would justify the application of this Paragraph 1.
2. If the Bank deems at any time that a receiver registered by the customer falls under any one of the following events, the Bank may immediately terminate the registration of such receivers in the manner prescribed by the Bank without prior notice to the customer:
 - (1) the registration of the receiver constitutes or is likely to constitute a violation of the Foreign Exchange Laws, or would be deemed to be inappropriate thereunder;
 - (2) the contents of the registered information are untrue or subsequently changed;
 - (3) the registration of the receiver is in breach of these Terms and Conditions and other Rules or the Restriction on

- Transactions (in each case, including the amendments made thereto after the customer's application for the International Money Transfer Service Agreement); or
- (4) a suspension of payment, etc. occurs or is likely to occur in respect of the Receiver's Bank;
 - (5) there are other grounds which would justify the application of this Paragraph 2.
3. The Bank may lift the suspension of the customer's use of the International Money Transfer Service invoked under Paragraph 1 in the manner prescribed by the Bank at any time that it deems appropriate.
 4. If any measure is taken by the Bank pursuant to any of the preceding three paragraphs, the Bank shall notify the customer to that effect in the manner prescribed by the Bank.
 5. If the customer wishes to terminate the International Money Transfer Service Agreement or terminate the registration of any receiver, the customer shall notify the Bank to that effect in the manner prescribed by the Bank. If the customer's Account is terminated, the International Money Transfer Service Agreement between the customer and the Bank shall also be deemed to have terminated.

Article 14 (Cancellation by the Customer)

1. The customer may cancel a Money Transfer Transaction if the payment to the receiver (in the case of the Cash Receipt Method) has not yet been completed. In such a case, the customer shall take the procedures prescribed by the Bank; provided, however, that such cancellations may not be allowed if it is prohibited under the Foreign Exchange Laws or rejected by the Alliance Partner. In such a case, the Bank shall not be liable for any damages arising therefrom. As a general rule, deposits made into the Receiver's Account (for deposit into a bank account) cannot be cancelled.
2. If the customer terminates the Account or the International Money Transfer Service Agreement, the customer shall be deemed to have requested the cancellation of all of the customer's pending Money Transfer Transactions pursuant to Paragraph 1, including payment to the receiver (in the case of the Cash Receipt Method) and crediting of amounts to the Receiver's Bank Account (in the case of the Credit-to-Account Method), and the Bank shall take the relevant procedures to cancel such Money Transfer Transactions.

Article 15 (Reversal by the Customer for the Credit-to-Account Method)

1. The customer must submit the Bank's prescribed transfer reversal request form to carry out a reversal. When submitting said form, the Bank may require the customer to submit the Bank's prescribed identity verification documents or provide a guarantor. In addition, there may be cases where it takes a considerable period of time to confirm with the Alliance Partner whether or not such reversal can be conducted.
2. The Bank's prescribed reversal fee must be paid in Japanese yen when making a request for a reversal. This payment shall be made by way of account transfer, without the submission

by the customer of any separate repayment request form, and the Bank will not accept any such payment in cash. However, if a reversal is deemed to have occurred due to any of the events set forth in Article 17, Paragraph 4, the reversal fee shall be returned (or if such circumstances have already become clear as at the time of acceptance of the request, the Bank may, at its discretion, decide in advance not to charge a reversal fee).

3. If the receiver does not give its/his consent, the reversal cannot be carried out. If the receiver does not give its/his consent, the customer should discuss and negotiate the matter with the receiver. Please note that the reversal fee will not be returned in this such case as well.
4. A reversal may not be possible due to the rejection by the Receiver's Bank or due to any restrictions under the laws and ordinances of the relevant country or due to any measures imposed by the government, court or any other public institution. In such case, the Bank shall not be responsible for any damages arising in relation thereto. In addition, the Bank will not refund the reversal fee.

Article 16 (Cancellation by the Bank)

1. If the Bank deems that the Money Transfer Transaction based on a Money Transfer Request accepted by the Bank falls under any one of the following events, the Bank may immediately cancel the Money Transfer Transaction in the manner prescribed by the Bank without prior notice to the customer:
 - (1) there occurs any of the events triggering termination or suspension of service set forth in Article 13, Paragraph 1;
 - (2) it is impossible or difficult, or likely to become impossible or difficult, to complete the payment to the receiver or the crediting of amounts to the Receiver's Bank Account due to any disaster, war, civil commotion, or other similar circumstance in the Payout Country;
 - (3) any Payment Suspension, etc. occurs or is likely to occur in respect of the Payment Center or the Receiver's Bank located in the Payout Country; or
 - (4) there are other grounds which would justify the application of this Paragraph 1.
2. In the case where the Cash Receipt Method is used, if the payment to the receiver based on a Money Transfer Request cannot be completed within a period of 30 days from the date of the Bank's acceptance of such Money Transfer Request, the Bank shall, in principle, cancel the Money Transfer Transaction in the manner prescribed by the Bank without prior notice to the customer promptly after the date of expiration of the said 30-day period (or promptly after the business day immediately following an expiration date if it falls on a Saturday, Sunday, national holiday or other statutory non-business day for banks); provided, however, that the foregoing shall not apply if the payment to the receiver is completed prior to such cancellation process.
3. In the case of the Credit-to-Account Method, the funds may

be returned if the relevant amount cannot be credited to the Receiver's Bank Account for any reason. In such case, the Money Transfer Transaction shall be canceled without prior notice to the customer and the returned transfer funds shall be credited to the customer's account using the Bank's prescribed method.

4. If the Bank cancels a Money Transfer Transaction pursuant to Paragraph 1, the Bank shall notify the customer to that effect in the manner prescribed by the Bank. The Bank shall not be obligated to notify the customer of any cancellation by the Bank under Paragraph 2 and 3.

Article 17 (Instructions and Refund for a Cancellation or Reversal)

1. If a Money Transfer Transaction is canceled or if there is a reversal under the preceding three Articles, the Bank shall transmit necessary instructions or take other steps for the cancellation or reversal, without delay, in accordance with the details of the cancellation or reversal and the method deemed appropriate by the Bank.
2. If a cancellation takes place, only the amount equal to the funds (to be) transferred, which constitutes part of the Transfer Funds and Costs received by the Bank from the customer upon the acceptance of the Money Transfer Request, shall be returned to the Account by the Bank in Japanese yen without delay after the cancellation (or without delay after the relevant funds are returned from the Alliance Partner in connection with the cancellation, if applicable), which amount shall be placed in the customer's Account without requiring any specific procedures to be taken by the customer. In such a case, the Transfer Funds and Costs other than the portion thereof corresponding to the funds (to be) transferred (i.e., the transfer fees and other charges and costs) shall not be refunded. In addition, the Bank will not be liable for any damages arising therefrom.
3. If there is a reversal, the Bank shall refund the funds returned from the Alliance Partner in Japanese yen and shall credit the relevant amount to the customer's account without requiring a separate request for such action from the customer. In such a case, the amount to be refunded shall be the amount that is actually returned from the Alliance Partner and converted from the Payout Currency to Japanese yen using the prescribed foreign exchange rate effective as at the time of such calculation. However, the amount to be refunded shall not exceed the amount of the transfer funds that was received from the customer when the Money Transfer Request was accepted, and the transfer fees and other charges and costs apart from the transfer funds will not be returned. [Please also note that, for the refund of amounts pursuant to these terms and conditions, the foreign exchange rate to be applied for the conversion from the Payout Currency to Japanese yen shall be the prescribed foreign exchange rate effective as at the time of calculation and, therefore, the amount to be refunded may be lower than the

amount that was originally transferred.]

4. Notwithstanding the provisions in the preceding two Paragraphs, if the Bank deems that the cancellation or reversal has occurred as a result of any of the following events, the Bank shall refund the transfer fees and other charges and costs in Japanese yen to the customer in the amount previously received from the customer, in addition to the funds (to be) transferred, which amount shall be placed in the customer's Account without requiring any specific procedures to be taken by the customer. However, in this regard, such refunds may at the Bank's sole discretion be processed without delay after the cancellation or reversal, regardless of whether the relevant funds have been returned to the Bank from the Alliance Partner or not:
 - (1) the Bank takes the measures set forth in Article 18, Paragraph 3;
 - (2) none of the Payment Centers located in the Payout Country are available for the receiver's receipt of the transferred funds due to any event not attributable to the customer and the receiver;
 - (3) the crediting of the relevant amount to the Receiver's Bank Account cannot be achieved due to an event that is not attributable to the customer nor the receiver; or
 - (4) there are other grounds that justify the application of this Paragraph 4.
5. Notwithstanding the provisions of the Paragraphs above, the Bank may not be able to make any refund if such action is prohibited or restricted under the Foreign Exchange Laws.

Article 18 (Disclaimer)

1. The Bank shall not be liable for any damage set forth in any of the following items:
 - (1) any damage caused by a disaster, incident, war, any restrictions under the Foreign Exchange Laws, any measures implemented by the Relevant Authorities, the competent court, or other public agency, or any other unavoidable circumstances;
 - (2) any damage that arises as a result of the Bank performing its operations (including the acquisition, use, or disclosure of information under Article 12 and the inability to make a refund under Article 17, Paragraph 5) (i) in accordance with the Foreign Exchange Laws or these Terms and Conditions and other Rules, or (ii) in the belief that such operations are appropriate thereunder;
 - (3) (x) any damage that arises as a result of the Alliance Partner's, the Payment Center's or the Receiver's Bank's performance of its operations (i) in accordance with the Foreign Exchange Laws, business practices of its country of residence, or its own applicable procedures, or (ii) in the belief that such operations are appropriate thereunder, or (y) any damage caused by any event attributable to either the Alliance Partner or the Payment Center (including any damage caused by erroneous payment, non-payment, underpayment, or late payment in relation to any Money

Transfer Transaction);

- (4) any damage caused by an event attributable to the customer;
- (5) any damage arising in connection with the relationship between the customer and the receiver or a third party that underlies the Money Transfer Transaction (including any damage caused by a fraudulent act by the receiver or a third party);
- (6) any damage arising as a result of the documents sent by the Bank failing to reach the customer at his/her registered address or the Bank being unable to reach the customer at the registered contact point, or the customer's response to the Bank's confirmation request under Article 19 being late or inappropriate; and
- (7) any other damage arising from an event not attributable to the Bank.

2. The Bank's liability in connection with the International Money Transfer Service shall be limited to direct and actual damages (which shall not include any indirect damage, consequential damage, lost profits, lost opportunities, incidental damage, and the like), regardless of any legal grounds for claims, and the Bank's total liability in each instance shall not exceed the amount (in Japanese yen) equal to the sum of the Transfer Funds and Costs received from the customer upon the Bank's acceptance of the Money Transfer Request.

3. Notwithstanding the provisions of Paragraph 1, Item (3), in the case where the Bank investigates a Money Transfer Transaction in response to a customer's inquiry, if both the Bank and the Alliance Partner confirm the occurrence of any erroneous payment, non-payment, or the like due to an event attributable to the Alliance Partner, the Payment Center or the Receiver's Bank (or if the Bank confirms that a situation equivalent thereto has occurred), the Bank shall, upon taking into consideration the customer's intentions, cancel or reverse the Money Transfer Transaction pursuant to Articles 14 to Article 16, make another attempt to achieve the payment or crediting of the relevant amount to the Receiver's Bank Account in accordance with the customer's Money Transfer Request, or take other steps as it deems appropriate.

Article 19 (Confirmation by the Bank)

The Bank may at any time request the customer to submit certificates or other documents or provide information or otherwise cooperate with the Bank in such a manner designated by the Bank if it becomes necessary to confirm certain matters under the Foreign Exchange Laws or if the Bank deems that such confirmation is necessary (including cases where an inquiry is made by the Relevant Authorities, the Alliance Partner, the Payment Center or the Receiver's Bank, if applicable) in relation to the customer or any receiver, Money Transfer Request or Money Transfer Transaction, or the like. Such requests must be promptly addressed by the customer.

Article 20 (Inquiry regarding Money Transfer Request)

If, despite the Bank's acceptance of a Money Transfer Request, the receiver is unable to receive the payment thereof or the crediting of the relevant amount to the Receiver's Bank Account, or there arises any other question relating to the Money Transfer Transaction, the customer should promptly contact the Bank. In such a case, the Bank shall carry out investigations, including inquiries to the Alliance Partner, and report its findings to the customer. In this regard, the Bank may request the customer to submit a written request in the form prescribed by the Bank when accepting the customer's inquiry.

Article 21 (Change in Registered Matters)

1. If there is any change in the information registered for the customer (including name, home address, telephone number, nationality, and source of the funds to be transferred), the customer shall immediately notify the Bank of such changes in the manner prescribed by the Bank.
2. If there is any change in the information registered for any receiver (including name, relationship with the customer, Payout Country, residential address, purpose of money transfer, Payout Currency, frequency of money transfers, amount to be remitted in each transfer, the name of the Receiver's Bank or the account number of the Receiver's Bank Account when using the Credit-to-Account Method or any other information required when carrying out the crediting procedure in the Payout Country), the customer shall immediately terminate the registration of the receiver and then newly apply for the registration of the receiver based on the updated information in the manner prescribed by the Bank. Such subsequent registrations shall also be subject to the Bank's examination and approval process which are taken for the initial registration.

Article 22 (Non-Assignment)

The customer's rights under a Money Transfer Transaction may not be assigned or pledged.

Article 23 (Governing Law, Jurisdiction)

1. These Terms and Conditions shall be governed by the laws of Japan.
2. The Tokyo District Court shall have exclusive jurisdiction over any litigation in relation to these Terms and Conditions.

Article 24 (Mutatis Mutandis Application of Terms and Conditions)

Matters not set forth in these Terms and Conditions shall be governed by other applicable terms and conditions, rules, or regulations of the Bank.

(Revised on July 31, 2017)

* The above is an English translation of the Japanese version, and has been prepared merely for the customer's convenience. If there is any inconsistency between the two, the Japanese version shall prevail.

Special Contract for International Money Transfer Service (SEVEN BANK Philippine Money Transfer Service with BDO Unibank)

Article 1 (Scope of Application)

1. This Special Contract for International Money Transfer Service (SEVEN BANK Philippine Money Transfer Service with BDO Unibank) (hereinafter referred to as this “Special Contract”) provides for matters required upon using the portion of the international money transfer service provided by Seven Bank (hereinafter referred to as the “Bank”) used specifically to transfer the funds to Philippines referred to as “SEVEN BANK Philippine Money Transfer Service with BDO Unibank” (hereinafter referred to as the “Service”).
2. This Special Contract constitutes a part of the International Money Transfer Service Terms and Conditions (hereinafter referred to as the “General Terms and Conditions”). This Special Contract shall prevail in case there is a discrepancy between the provisions of the General Terms and Conditions and this Special Contract. Matters only set forth in the General Terms and Conditions and not in this Special Contract shall be governed by the General Terms and Conditions.

Article 2 (Definitions)

1. The following defined terms used in this Special Contract shall have the meanings set forth below.
 - (1) “Credit-to-Account Method” means the method where the Bank transmits to the Alliance Partner payment instructions so as to entrust the Alliance Partner to credit the amount of the Transfer Funds in the Payout Currency to the Receiver’s Bank Account to be registered in advance. In this case, the payment shall be made by crediting the relevant amount to the Receiver’s Bank Account designated by the customer. The process of crediting the relevant amount to the Receiver’s Bank Account will take such number of days as designated by the Bank to complete such process.
 - (2) “Payout Country” means Philippines.
 - (3) “Alliance Partner” means BDO Unibank, Inc., a Philippine corporation with its head office at 7899 Makati Avenue, Makati City 0726, Philippines. The link to the website of BDO Unibank, Inc. is posted on the Bank’s website.
 - (4) “Reference Number” is the number assigned to each of the Money Transfer Transaction in connection with the Service.
 - (5) “Payout Currency” means Philippine Peso.
 - (6) “International Money Transfer App” means the application software referred to as “Seven Bank’s International Money Transfer Service App” downloaded onto the customer’s smartphone.
 - (7) “Net Payment Service” means the service as set forth in Article 8 of the Bank’s “Fund Transfer Terms and

Conditions,” where the term “Member Stores” as used therein shall be read as the “Bank.”

2. A term defined in the General Terms and Conditions which is assigned a different meaning in this Special Contract shall have the meaning assigned herein to the extent that the General Terms and Conditions are applied to the Service.
3. A term not defined in this Special Contract shall have the meaning assigned thereto in the General Terms and Conditions as well as any other terms and conditions provided by the Bank.

Article 3 (Service Operator)

The Service is offered by the Bank to the customer, and all of the rights and obligations of the customer under the Service shall take effect and become vested only between the customer and the Bank. The Alliance Partners, the Payment Centers and the Receivers' Bank merely serve the role of assisting the Bank in the Bank's provision of its services to the customer, and do not and will not be a party to any transaction with the customer.

Article 4 (Application for International Money Transfer Service Agreement)

The customer is required to enter into the International Money Transfer Service Agreement with the Bank in accordance with Article 4 of the General Terms and Conditions prior to using the Services.

Article 5 (Money Transfer Request)

1. The customer's Money Transfer Request in connection with the Service shall be made through the International Money Transfer App. The customer is required to make a registration to start the usage of the direct banking service prior to using the Service.
2. A Money Transfer Request shall be accepted by the Bank when the Bank deems such request to be appropriate and all of the matters set forth in the following items have been completed, upon which the Money Transfer Transaction shall come into effect:
 - (1) the customer has confirmed the details of the Money Transfer Request and any other matter to be confirmed as requested by the Bank;
 - (2) the Bank has received the relevant amount by way of debit from the customer's Account in accordance with Article 9; and
 - (3) the Bank has issued a Reference Number.
3. Following the acceptance of a Money Transfer Request by the Bank, the Bank shall notify the customer to that effect and provide the customer with the Reference Number and other details of the Money Transfer Transaction. The customer shall be responsible for communicating to the receiver the details of the relevant Money Transfer Transaction including the Reference Number. Such details regarding a Money Transfer Transaction may not be revealed to anyone other than the receiver. The Bank shall not be liable for any damage arising from any unauthorized use of such information by any third

party other than the customer or the receiver.

4. In case of the Cash Receipt Method, the Reference Number and other details regarding the Money Transfer Transaction will be necessary for the receiver to receive the amount transferred.
5. Once the Bank accepts a Money Transfer Request, the Bank will not handle any request by the customer to amend the contents thereof. If it becomes necessary for the customer to make an amendment to a Money Transfer Request that has already been accepted by the Bank, the customer shall first cancel or request a reversal for the relevant Money Transfer Request pursuant to Article 14 or Article 15 of the General Terms and Conditions respectively, and then submit a new Money Transfer Request to replace such cancelled Money Transfer Request.

Article 6 (Amount to be Received and Receiving Method)

1. The funds to be transferred under a Money Transfer Request shall be received by the Bank in Japanese yen. Payment to the receiver or crediting of amounts to the Receiver's Bank Account shall be made in the Payout Currency. The conversion to the Payout Currency shall be made, in principle, at the foreign exchange rate prescribed by the Bank and prevailing at the time of acceptance of such Money Transfer Request. Foreign exchange rates prescribed by the Bank shall be inclusive of a spread prescribed by the Bank.
2. The payment to the receiver in a Money Transfer Transaction shall be made using either of the two payment methods, namely, the Cash Receipt Method or the Credit-to-Account Method, as designated by the customer upon registering the receiver or requesting the relevant Money Transfer Request.
3. Applicable taxes and duties or commissions, etc. may be deducted from the amount to be paid to the receiver either at the time of the payment to the receiver or at the time of the crediting of such amount to the Receiver's Bank Account.

Article 7 (Place of Payment for the Cash Receipt Method)

1. The payment under a Money Transfer Transaction may be received by the receiver at any Payment Center located in the Payout Country during its business hours on its business day by taking the payment request procedures prescribed by the Payment Center. Such procedures include the presentation or submission of:
 - (1) Reference Number
 - (2) other details of the relevant Money Transfer Transaction;
and
 - (3) any other documents or information prescribed by the Payment Center.
2. The payment under a Money Transfer Transaction may not be received by the receiver at any Payment Center outside the Payout Country.
3. Notwithstanding the provisions of Paragraph 1 above, even if the Bank has accepted the customer's Money Transfer Request, the receiver may not be able to receive such payment at all or a part of the Payment Centers in the Payout

Country due to the Restriction on Transactions established by the Alliance Partner or the Payment Center pursuant to Article 5, Paragraph 3 of the General Terms and Conditions. In such a case, the Bank shall, to that extent, be released from its obligation to perform the Money Transfer Transaction in accordance with the conditions confirmed by the customer upon the Bank's acceptance of the Money Transfer Request.

4. The receiver may receive the funds transferred pursuant to a Money Transfer Transaction at a Payment Center other than the one designated by the customer upon making such Money Transfer Request. In such a case, the amount of the fees and expenses charged to the customer by the Bank shall remain unchanged.

Article 8 (Receiver's Bank Account for the Credit-to-Account Method)

1. When the Credit-to-Account Method is used, the transferred funds are credited to the Receiver's Bank Account by the Receiver's Bank upon completion of the prescribed procedures in accordance with the conditions established by the Alliance Partner or the laws and regulations of the Payout Country.
2. Notwithstanding Paragraph 1, even if the Bank has accepted the customer's Money Transfer Request, the amount to be transferred under such request may not be credited to the Receiver's Bank Account due to Restrictions on Transactions prescribed by the Alliance Partner or the Receiver's Bank pursuant to Article 5, Paragraph 3 of the General Terms and Conditions. In such case, the Bank shall, to that extent, be released from its obligation to carry out the relevant Money Transfer Transaction in accordance with the conditions that were confirmed by the customer at the time of acceptance of the relevant Money Transfer Request.
3. When the Receiver's Bank credits such amount as transferred by the customer to the Receiver's Bank Account, the Receiver's Bank may check the account number of the Receiver's Bank Account only and may not cross-check the name of the Receiver with the name of the accountholder of the bank account to which the funds are to be transferred. As such, the customer is requested to be extremely vigilant to ensure that the account number for the Receiver's Bank Account is accurate upon making a Money Transfer Request.

Article 9 (Payment of the Transfer Funds and Costs)

1. The customer must, in making a Money Transfer Request, pay the funds to be transferred, as well as the transfer fees prescribed by the Bank and other charges and costs required for the Money Transfer Transaction (such funds, fees, charges, and costs shall hereinafter be collectively referred to as "Transfer Funds and Costs") in Japanese yen. Such payment shall be made by the methods prescribed in Paragraphs 2 and 3 below, and such payment may not be made in cash.
2. The funds to be transferred and the transfer fees prescribed by the Bank shall be paid using the Net Payment Service.

3. Transfer Funds and Costs other than the funds to be transferred and the transfer fees prescribed by the Bank shall be paid by debiting the relevant amount from the Account without requiring the performance of a separate withdrawal procedures by the customer.

Article 10 (Cancellation by the Bank)

Notwithstanding the provisions of Article 16, Paragraph 2 of the General Terms and Conditions, if, in case the payment is to be made by the Cash Receipt Method, the receipt and pick up of the fund by the receiver under a Money Transfer Request cannot be completed within a period of 30 days from the date on which the fund becomes available and ready for receipt and pick up, the Bank shall, in principle, cancel the Money Transfer Transaction in the manner prescribed by the Bank without prior notice to the customer promptly after the date of expiration of the said 30-day period; provided, however, that the foregoing shall not apply if the payment to the receiver is completed prior to such cancellation process.

Article 11 (Instructions and Refund for a Cancellation or Reversal)

Notwithstanding the provision of Article 17, Paragraph 3 of the General Terms and Conditions, in case of a reversal, the Bank shall refund the amount returned from the Alliance Partner in Japanese yen, which shall be credited to the customer's account without requiring a separate request for such action from the customer. In such a case, the amount to be refunded shall be such amount as converted from the Payout Currency to Japanese yen using the foreign exchange rate prescribed by the Bank. Transfer fees and any other charges and costs (other than the transfer funds) shall not be returned.

Article 12 (Mutatis Mutandis Application of Terms and Conditions)

Matters not set forth in this Special Contract or in the General Terms and Conditions shall be governed by other applicable terms and conditions, rules, or regulations of the Bank.

(Established on July 31, 2017)