



## Consent on Handling of Personal Information for Debit Card Service

Upon applying for the Debit Card Service (the “Service”) under various terms and conditions contained in the Collection of Seven Bank Debit Card Service Terms and Conditions established by Seven Bank Ltd. (the “Company”), you hereby consent to the Company’s handling of your personal information in accordance with the Privacy Policy posted on the website of the Company and this Letter of Consent. The terms defined in the Debit Card Service Terms and Conditions are used herein with the same meaning as defined in the Debit Card Service Terms and Conditions, unless the context otherwise requires.

### Article 1 (Collection, Retention and Use of Personal Information)

The Company shall collect and use the following personal information for the sole purposes of determining whether or not to approve your application for the Service, providing you with the Service and its Ancillary Services following the formation of a contract with you, and managing transactions between you and the Company in connection with the Service:

- (1) Matters registered by you to the Company, including your name, birth date, address, phone number, email address, occupation and place of employment;
- (2) Matters related to the agreement for the Service between you and the Company, including the dates of application for and approval and termination of the Service, the expiry date of your Card and the date of reissuance of your Card, as applicable;
- (3) Information acquired by the Company through the provision of the Service, including your use of the Service, your payment status and the contents of your inquiries;
- (4) Information concerning your transactions with the Company, including your current status, amounts of deposits and borrowings; and
- (5) Information provided by JCB Co., Ltd. (“JCB”) to the Company, including information concerning the results of guarantee screening by JCB performed pursuant to the “Consignment Terms and Conditions for Debit Card Service Guarantee” and information concerning your repayment status after the subrogated performance by JCB.

### Article 2 (Provision of Personal Information to JCB)

You hereby consent to the Company’s provision of your personal information to JCB.

- (1) Purposes of use

- (i) Guarantee screening, ongoing management of the guarantee transaction, subrogation procedure, and management after the subrogated performance, in accordance with the Consignment Terms and Conditions for Debit Card Service Guarantee;
- (ii) Provision of the MyJCB service in accordance with the “MyJCB User Terms and Conditions (For Seven Bank)”;
- (iii) Customized sales campaign offers from JCB and the companies affiliated with JCB; and
- (iv) Preparation of statistical materials, market surveys and R&D activities

(2) Information to be provided to JCB Information set out in Items (1) through (4) of Article 1 Article 3 (Provision of Personal Information to Seven Card Service Co., Ltd.)

Upon applying for a Cash Card with Debit Card Service (incorporating nanaco), you consent to the Company’s provision of your personal information to Seven Card Service Co., Ltd. (“7CE”).

(1) Purposes of use

- (i) Application for membership of the nanaco electronic money service provided by 7CE; and
- (ii) Provision by 7CE of the nanaco electronic money service to you

(2) Information to be provided to 7CE Information set out in Items (1) through (3) of Article 1 Article 4 (Shared Use of Personal information)

You hereby consent to your personal information being shared among the Company, Seven & i Holdings Co., Ltd. (the parent company of the Company) and its affiliates and the franchisees of the Company, Seven & i Holdings Co., Ltd. and its affiliates that operate franchise business (collectively, “7&i Group,” including the Company). For details of the related companies, please refer to the website of Seven & i Holdings Co., Ltd. (<http://www.7andi.com/>).

(1) Purposes of use

- (i) Granting of privileges by the 7&i Group to you in accordance with your use of the Service at the stores, etc. of the 7&i Group;
- (ii) Introduction to you of the products and services provided by the 7&i Group; and
- (iii) Feasibility studies for the improvement of the products and services provided by the 7&i Group and the development of new products and services.

(2) Information to be shared

Information set out in Items (1) through (3) of Article 1

(3) Business operator responsible for the management of personal information

The Company

Article 5 (Assignment of Accounts Receivable)

The Company may assign accounts receivable from you for the Service to a third party. You consent to your personal information being provided to such third party to the extent necessary for such assignment and it being used for the management and collection of such accounts receivable.

**Article 6 (Disagreement with the Handling of Personal Information)**

If you do not wish to enter or input the information required for the application for the Service, or if you do not wholly or partially accept this Letter of Consent, the Company may reject your application or may take the procedure for the termination of the Service.

**Article 7 (Handling of Personal Information in Case of Rejection of Application)**

Your personal information provided in connection with your application shall continue to be made available for use and/or provision following the Company's rejection of your application regardless of the reason therefor.

**Article 8 (Contact Point)**

The Company's contact point for inquiries concerning personal information is as follows:

Seven Bank Telephone Center

0088-21-1189 (toll-free) or 03-5610-7730 (chargeable)

Opening hours: 8:00 to 21:00 (seven days a week)

(Revised on October 16, 2018)

\* 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.