

# **nanaco Card Member Agreement (For cards issued by alliance partners)**

## **Statement of Important Matters Related to the Handling of Personal Information**

In the event of discrepancy between the English version and the Japanese version of the Agreement, the Japanese-language version shall prevail.

Please read the nanaco Card Member Agreement (For cards issued by alliance partners) below carefully and agree to these Agreement before using your nanaco Card. By charging your nanaco Card, purchasing products using the nanaco Electronic Money Service, or checking the balance of your nanaco Card, you will be deemed to have agreed to these Agreement.

# **nanaco Card Member Agreement (For cards issued by alliance partners)**

## **Article 1 (Purpose)**

These Agreement set forth the conditions for use of nanaco Electronic Money issued by Seven Card Service Co., Ltd. (the “**Company**”), and these Agreement are applied when the Member uses the nanaco Card to use nanaco Electronic Money. In the case of services accompanying or related to the nanaco Electronic Money Service being provided by the Company or the nanaco Member Merchants, Agreement separately provided by the Company or the nanaco Member Merchants will also apply in addition to these Agreement. In addition, the Agreement provided by the Card Issuer, etc. will also apply upon use of the nanaco Card.

## **Article 2 (Definitions)**

The definitions of the terms used in these Agreement are as set forth in the items below.

- (1) **nanaco Electronic Money** means certified monetary value issued by the Company and recorded on the nanaco Card.
- (2) **nanaco Electronic Money Service** means the service whereby Members can purchase or receive the Products from the nanaco Member Merchants by using nanaco Electronic Money charged with the nanaco Card by the method designated by the Company as payment to nanaco Member Merchants for all or part of the consideration for products, etc. such as goods, services, rights, or software (collectively, the “**Products**”).
- (3) **nanaco Card** means the recording medium marked with the nanaco logo at the end of these Agreement, embedded with an chip card, for the Member to manage and use the nanaco Electronic Money.
- (4) **Card Issuer** means the party issuing the nanaco Card that

is affiliated with the Company.

- (5) **Member** means the holder of the nanaco Card and the individual who uses the nanaco Electronic Money Service upon accepting these Agreement. If the same person holds multiple nanaco Cards, unless otherwise provided, they will each be treated as different Members.
- (6) **Registered Member** means those Members who are individuals who have registered their Personal Information with the Company such as by using the Company's designated registration application form.
- (7) **nanaco Member Merchant** means an entity that has executed a nanaco Electronic Money Service Member Merchant Agreement with the Company or a company affiliated with the Company and that sells or provides the Products to Members by use of the nanaco Electronic Money Service.
- (8) **Charge** means a Member adding nanaco Electronic Money to the nanaco Card, using the method designated by the Company.
- (9) **nanaco Card Balance** means the amount of nanaco Electronic Money that has been Charged on the nanaco Card and that the Member can use. The Company may deposit the nanaco Electronic Money with its administration center for the nanaco Electronic Money (that amount is referred to as the "**Balance Deposited with the Center**") if the Member loses the nanaco Card, or if the Company grants nanaco Electronic Money in respect of the Member due to a campaign or some other reason. However, in such case, please be aware that it cannot be used unless the nanaco Card is Charged.
- (10) **Usage Terminal** means a device installed in nanaco Member Merchants or a place stipulated by a nanaco Member Merchant that can read or deduct nanaco Electronic Money and record transaction data as well as having the other functions required to conduct transactions using the nanaco Electronic Money.
- (11) **Charge Terminal** means a device for Charging.

### Article 3 (Issuance of the nanaco Card)

- 1. The Card Issuer issues the nanaco Card to the Member itself. The Member must sign the signature panel on the nanaco Card with their own signature upon receiving that nanaco Card. The nanaco Card may not be used by anyone other than the Member itself.
- 2. The Member must use and manage the nanaco Card with the due care of a good manager. Further, the Member may not lend, assign, provide as security, or otherwise dispose of the nanaco Card, or provide the Member number or other information specific to the nanaco Card to any third party other than the Company or nanaco Member Merchants.
- 3. The Registered Member consents to notifying the Company using the method designated by the Company if there is any change to the name or telephone number, etc. that the Registered Member notified to the Company.

#### **Article 4 (No Unauthorized Use)**

The Member may not use the nanaco Card or the IC chip embedded in the nanaco Card in any unauthorized manner, such as by counterfeiting, altering, or falsifying the same.

#### **Article 5 (Password Management)**

1. The Company may require the Member to register a password.
2. The Member must manage the password with the due care of a good manager so that it does not become known by any other party.
3. Acts conducted using the Member number and password will be deemed to be acts conducted by the Member with that Member number.
4. The Company is not liable in any way for any damage arising in respect of the Member due to the management or misuse of the password by the Member.
5. If the Member forgets the password or if it is discovered that the password is being used by a third party, the Member must follow the directions of the Service Center listed at the end of these Agreement upon immediately contacting the Service Center.

#### **Article 6 (Charge)**

1. The Member may Charge the nanaco Card at the Charge Terminal in the monetary units designated by the Company. The Member may Charge one nanaco Card up to a maximum nanaco Card Balance of 50,000 yen. However, the amount that can be Charged at one time may depend upon the type of Charge Terminal or the location where the Charge Terminal is installed.

#### **Article 7 (Use of the nanaco Electronic Money Service)**

1. The Member can purchase or receive the Products using the nanaco Electronic Money Service at nanaco Member Merchants. However, some nanaco Member Merchants may restrict the use of the nanaco Electronic Money Service for some products, such as gift certificates and other vouchers, postcards, stamps, revenue stamps, or other separately designated products.
2. If the Member uses the nanaco Electronic Money Service to purchase or receive the Products at a nanaco Member Merchant, payment of the consideration will be deemed to have been made when an amount of nanaco Electronic Money equivalent to the amount used is deducted from the Member's nanaco Card and the record of the use of the nanaco Electronic Money is completed on that Usage Terminal.
3. If the nanaco Card Balance recognized by the Usage Terminal when the Member purchases or receives the Products at a nanaco Member Merchant falls short of the total amount of consideration for the Products, the Member shall pay that shortfall amount by the method designated by the Company or the nanaco Member Merchant.
4. The number of nanaco Cards that a Member may use when purchasing or receiving the Products at a nanaco Member

Merchant may vary depending on the nanaco Member Merchant.

5. When using the nanaco Electronic Money Service to purchase or receive the Products, the Member must check the nanaco Card Balance displayed on the Usage Terminal or printed on the receipt, etc. that is distributed, and confirm that there are no errors. In the unlikely event of an error the Member must tell the nanaco Member Merchant at that time. If the Member does not tell the nanaco Member Merchant at that time it will be deemed that the Member understands that there is no error regarding that nanaco Card Balance.

#### **Article 8 (Confirmation of the nanaco Card Balance)**

1. The nanaco Card Balance can be checked using a Usage Terminal or a Charge Terminal.
2. In addition to the methods in the preceding paragraph, the Member may check the nanaco Card Balance by contacting the Service Center set forth at the end of these Agreement, or by using a personal computer or a Web browser on a cell phone. However, in this case, the balance will be based on data periodically sent from nanaco Member Merchants to the Company, and therefore it may differ from the actual nanaco Card Balance.

#### **Article 9 (Aggregating nanaco Electronic Money)**

The Member cannot transfer nanaco Electronic Money to a different nanaco Card.

#### **Article 10 (Inability to Use the nanaco Electronic Money Service)**

The Member cannot Charge, use the nanaco Electronic Money Service to purchase or receive the Products, or check the nanaco Card Balance or the Balance Deposited with the Center in the following cases and for that period.

- (1) If the nanaco Electronic Money Service system breaks down or all or part of such system is temporarily suspended for system maintenance.
- (2) If the nanaco Card or a Usage Terminal, Charge Terminal, or other incidental device, etc. is unable to be used due to damage or electromagnetic issues, power failure, or other reasons.
- (3) If there are other unavoidable reasons.

#### **Article 11 (Withdrawal or Loss of Member Status)**

1. If the Member's nanaco Card Balance and Balance Deposited with the Center is zero, it may stop being a Member ("**Withdraw**") using the method designated by the Company. In this case, when the period designated by the Company has passed, the Member will lose the Member status, and will not be able to use the nanaco Electronic Money Service.
2. The Company may cancel the Member status at its discretion if the Member falls under any of the following. In this case, the Company may immediately cause the Member's use of the nanaco Electronic Money to be suspended, and make the nanaco Card Balance and the Balance Deposited with the Center zero without providing any advance notice to remedy.
  - (1) If the Member has counterfeited, altered, or falsified the nanaco Card or the nanaco Electronic Money.

- (2) If the Member has used or employed the nanaco Card or the nanaco Electronic Money illicitly.
  - (3) If the matters recorded on the registration application form, etc. are inconsistent with the truth (including cases in which the matters were consistent with the truth at the time of writing but that later changed if the Member did not notify the Company of that change within a reasonable period after that change).
  - (4) If the Member otherwise breaches these Agreement.
  - (5) If there is behavior equivalent to the above and the Company judges the Member to be unsuitable as a member.
3. If the Member dies it loses its Member status and the nanaco Electronic Money Service can no longer be used in any way. In this case, the nanaco Card Balance and the Balance Deposited with the Center will be zero, and no cash refund will be made.
  4. If the matters recorded on the registration application form, etc. are inconsistent with the truth (including cases in which the matters were consistent with the truth at the time of writing but that later changed if the Member did not notify the Company of that change within a reasonable period after that change) the Company may cancel the Registered Member status at its discretion.

#### **Article 12 (No Conversion to Cash)**

nanaco Electronic Money cannot be converted to cash or refunded, except in the case of Article 18.2.

#### **Article 13 (Re-issuance Upon Loss of the nanaco Card)**

1. If the Registered Member or the Card Issuer request, using the method designated by the Company, that the Company take measures to suspend usage of the nanaco Electronic Money Service regarding a nanaco Card issued by that Card Issuer due to breakage, damage, loss or theft, etc., the Company will take usage suspension measures (“**Usage Suspension Measures**”) regarding the nanaco Card.
2. The Company may take Usage Suspension Measures regarding a nanaco Card if it is notified by a third party that that nanaco Card has been found.
3. In the case of the two preceding paragraphs, the Card Issuer and the Member cannot request that those Usage Suspension Measures be canceled.
4. If the Company receives notice, using the method designated by the Company, from the Card Issuer that it has re-issued to a nanaco Card Member a nanaco Card regarding which Usage Suspension Measures were taken in accordance with Paragraph 1 or Paragraph 2, and it requests the carrying over of the balance of the nanaco Card that was subject to Usage Suspension Measures, the nanaco Card Balance and the Balance Deposited with the Center at the time that the nanaco Card Usage Suspension Measures were completed by the Company will be carried over to the re-issued nanaco Card after the period designated by the Company has passed. However, this only applies if the Company’s or the

Card Issuer's confirmation of identity by the Company's designated methods has concluded. In addition, payment of a handling fee may be required for that carry over.

5. The Member understands that a certain period will be necessary from the time that the Company is requested by the Registered Member or the Card Issuer to suspend use of the nanaco Card until the Usage Suspension Measures taken by the Company are completed. In addition, the same will apply if a third party notifies the Company that it has found a nanaco Card. In either of these cases, if the nanaco Card Balance or the Balance Deposited with the Center are used by a third party before the Usage Suspension Measures are completed, or if any other damage arises, the Company will not bear any liability whatsoever.

#### **Article 14 (Disputes with nanaco Member Merchants)**

1. If a problem arises regarding a transaction such as a return, flaw, or defect, etc. of Products that the Member purchased or received using the nanaco Electronic Money Service, the Member and the nanaco Member Merchant will resolve that dispute.
2. Even in the case of the preceding paragraph, the Member cannot request the Company or the relevant nanaco Member Merchant to cancel the use of the nanaco Electronic Money.

#### **Article 15 (Collection and Use of Personal Information)**

The Registered Member (in this article this includes parties who wish to register their Personal Information with the Company), consents to the Company's collection and use, upon the necessary protection measures having been taken, of the matters notified to the Company by the Registered Member, such as their name, date of birth, and telephone number, etc. and information such as their usage records for the nanaco Electronic Money Service ("**Personal Information**") in accordance with the purpose of use and the provisions for joint use set forth in "Statement of Important Matters Related to the Handling of Personal Information" separately provided by the Company.

#### **Article 16 (Exclusion of Antisocial Forces)**

The Member (in this article including parties applying for membership to the nanaco Electronic Money Service) affirms that it does not currently fall under an organized crime group or other antisocial force (including someone who cooperates with such) , and that it will not do so in the future.

#### **Article 17 (Amendment of these Agreement)**

1. The Company may amend these Agreement by giving advance notice of the contents of the amendments to the Member using the method designated by the Company. In addition, if, after that notice, the Member Charges the nanaco Card, purchases Products using the nanaco Electronic Money Service, checks the nanaco Card Balance, or checks the Balance Deposited with the Center, the Company will deem that the Member has approved the contents of the amendments.
2. If the Member has not Withdrawn after one month has passed

after the notice in the preceding paragraph has been given, the Company will deem that the Member has approved the contents of the amendments.

#### **Article 18 (End of the nanaco Electronic Money Service)**

1. The Company may end the nanaco Electronic Money Service in whole in any of the following cases by notifying Members in advance using the method designated by the Company.
  - (1) If there are changes to social conditions
  - (2) If laws or regulations are revised or abolished
  - (3) If other unavoidable circumstances arise regarding the Company
2. In the case of the preceding paragraph, the Member may request from the Company a refund of cash equivalent to the amount of the nanaco Card Balance and the Balance Deposited with the Center by the method designated by the Company. However, the Member agrees without objection that it will be deemed to have waived its right to request a refund if two years have passed since the Company has given the notice in the preceding paragraph.

#### **Article 19 (Limitation of Liability)**

The Company is not liable for any disadvantage or damage arising in respect of the Member due to the Member not being able to use the nanaco Electronic Money Service for the reasons set forth in Article 10 or other reasons. However, this does not apply in the case that the disadvantage or damage is due to the Company's willful misconduct or gross negligence.

#### **Article 20 (Arrival of Notices)**

When the Company issues notices to the Registered Member, it is sufficient for the Company to send the notice addressed as notified by the Registered Member, and even if that notice arrives late or does not arrive, it will be deemed to have arrived at the time it should normally have arrived.

#### **Article 21 (Delegation)**

The Company may delegate part of the nanaco Electronic Money Service operation and management work under these Agreement to a third party.

#### **Article 22 (Jurisdiction)**

The Member agrees without objection that, if any dispute arises with the Company in relation to any transaction based on these Agreement, the summary court or the district court with jurisdiction at the location of the headquarters of the Company will be the exclusive court of first instance.

#### **Article 23 (Governing Law)**

These Agreement, including the establishment, effect, performance, and interpretation thereof, shall be governed by and construed in accordance with the laws of Japan.

The nanaco logo on the nanaco Card



**Inquiries**

For questions or inquiries regarding the nanaco Electronic Money, please refer to the Company's website or contact the Service Center below.

0570-071-555 (Navi Dial)

0422-71-2266



## Statement of Important Matters Related to the Handling of Personal Information (For cards issued by alliance partners)

Unless otherwise provided, the terms used in these Important Matters have the same meaning as the terms used in the “nanaco Card Member Agreement (For cards issued by alliance partners)”.

1. The Registered Member consents to the Company’s collection and use, upon the necessary protection measures having been taken by the Company, of the matters notified to the Company by the Registered Member, such as their name, date of birth, and telephone number, etc. and information such as their usage records and the details of any inquiries (including audio information such as telephone recordings) regarding the nanaco Electronic Money Service (“**Personal Information**”) for the following purposes. The Registered Member also consents to notifying the Company using the method designated by the Company if there is any change to the name or telephone number, etc. that the Registered Member notified to the Company.
  - (1) For the provision of the nanaco Electronic Money Service or the Points service.
  - (2) For the development of services or products relating to the nanaco Electronic Money or credit business.
  - (3) For the provision of business information, special deal information, or other information relating to the above business.
  - (4) For the provision of business information, special deal information, or other information from companies that the Company is affiliated with.
  - (5) Regarding audio information, in order to record the details of inquiries, etc. from Registered Members, the Company’s response to those inquiries, and to respond appropriately by confirming those as required.
  - (6) For the purpose set forth in 3(3).
  - (7) For the purpose of confirming that a Registered Member or a party who attempts to become a Registered Member is the Member itself.
2. If the Company delegates the work relating to the purpose set forth in 1. to a third party, the Company may entrust the Personal Information collected under 1. to the relevant contractor upon having taken Personal Information protection measures.
3. The Registered Member consents to the Company and the party set forth in (2) below (the “**Joint User**”) jointly using the Personal Information as set forth below.
  - (1) Categories of Personal Information to be jointly used  
The matters notified to the Company by the Registered Member, such as their name, date of birth, and telephone number, etc. and information such as their usage records for the nanaco Electronic Money Service.

(2) Scope of Joint User

The Company's parent company, Seven & i Holdings Co., Ltd., and its affiliate companies, as well franchisees of these companies that are conducting franchise business. Note that the affiliate companies of Seven & i Holdings Co., Ltd. that are Joint Users are listed at the following site: <http://www.7andi.com/>.

(3) Purpose of joint use

- (i) For provision of the Points service
- (ii) For development of services and products handled by the Joint Users
- (iii) For the provision of special deal information or other information relating to services and products handled by the Joint Users
- (iv) For communication and notification regarding shopping at the Joint User's stores.
- (v) For responding to inquiries from Registered Members and sending requested materials.
- (vi) In order to send prizes for campaigns that Registered Members participate in and for notifying Registered Members about information relating to the status of sent items.

(4) Parties Responsible for Managing Personal Information  
The Company

- 4. Even if the Company or the Joint User is using the relevant information within the scope for which consent was obtained under 1(3) or (4), or 3(3)(iii), if there is a request to suspend use, the Company and the Joint Users will take measures to suspend that use thereafter.
- 5. If the Registered Member does not consent to the handling of Personal Information set forth in these Important Matters, the Company may decline the registration as a Registered Member or implement procedures to cause the Registered Member to lose its Registered Member status or to Withdraw.
- 6. The Company will not implement procedures to cause the Registered Member to lose its Registered Member status or to Withdraw even if it receives a request to suspend notifications regarding the special deal information set forth in 1(3) and (4), and 3(3)(iii). In addition, if, after requesting suspension, the Registered Member wishes to receive the special deal information again, the Company will take measures to restart the notifications.
- 7. The Registered Member or the party wishing to be a Registered Member consents to the Company disclosing the Personal Information to the Card Issuer for the purpose set forth in 1(7) and requesting verification.
- 8. The Company and the Joint Users must strictly manage the Personal Information jointly used under 3., and shall exercise sufficient care regarding the protection of the privacy of the Registered Member, and shall not use the Personal Information for any purpose other than the purpose provided in 3(3).
- 9. The Registered Member may request the Company to

disclose the Personal Information relating to itself. In addition, in the unlikely event that it is discovered that the Company's registered information is inaccurate or contains errors, the Company will promptly correct or delete that information. For questions or inquiries regarding the Registered Member's Personal Information, including matters such as the disclosure, correction, or deletion of Personal Information, please use the contact details below.

Seven Card Service Co., Ltd. Customer Inquiries Office (9am to 5pm Closed on Saturdays, Sundays, holidays and from January 1 through January 3)

4-5 Nibancho, Chiyoda-ku, Tokyo 102-8437

Tel: 03-6238-2952

Personal Information Protection Manager: For information regarding the title, etc. please refer to the company overview on the Company's website (<http://www.7card.co.jp/company/>) (the Personal Information Protection Policy).

# **nanaco Point Service Agreement**

## **(For cards issued by alliance partners)**

### **Article 1 (Purpose of these Agreement)**

1. The purpose of these Agreement is to make provisions regarding the service whereby, as an auxiliary service for Members, Members are granted points managed by the Company called “nanaco Points” (the “**Points**”) by using the nanaco Electronic Money, and can use the Points granted in accordance with these Agreement (the “**nanaco Point Services**”).
2. Matters other than the nanaco Point Services are in accordance with the nanaco Card Member Agreement (For cards issued by alliance partners).
3. Unless otherwise provided, the terms used in these Agreement have the same meaning as the terms used in the nanaco Card Member Agreement (For cards issued by alliance partners).

### **Article 2 (Points Member Merchant)**

1. nanaco Member Merchants that have agreed with the Company to provide the nanaco Point Services (the “**Points Member Merchants**”) and the Company will provide the nanaco Point Services in accordance with these Agreement.
2. The Points Member Merchants are posted at <http://www.nanaco-net.jp/>. Note that the Points Member Merchant may change from time to time.

### **Article 3 (Method of Granting Points)**

1. If the Member purchases Products at a Points Member Merchant using the nanaco Electronic Money Service, Points will be granted and will be recorded on the nanaco Card used for that purchase.
2. The method of granting Points, such as the rate at which Points are granted, the products and services subject to Points, the date that Points are granted, may vary depending on the Points Member Merchant.
3. In addition to the case under Paragraph 1, the Company or a Points Member Merchant may grant Points to Members who satisfy certain conditions upon having set forth such conditions.

### **Article 4 (Points Usage)**

1. The Member may convert granted Points to nanaco Electronic Money. However, conversion of Points cannot be canceled.
2. The conversion to nanaco Electronic Money in the preceding paragraph can be done at a Charge Terminal or in accordance with another method stipulated by the Company.
3. In some cases, Points may be exchanged for designated prizes at a Points Member Merchant.
4. In some cases, Points may be used on internet business sites operated by affiliate companies of Seven & i Holdings Co., Ltd. For information regarding those internet business sites or the method for using the Points please refer to <http://www.>

nanaco-net.jp/.

5. Points cannot be converted to cash.

#### **Article 5 (Points Upon Return of Purchased Products)**

If the Member returns a product purchased at a Points Member Merchant for the Member's own reasons or due to other reasons, the Member may be asked to present their nanaco Card together with the receipt, and the number of Points granted upon that purchase may be deducted from the balance of Points.

#### **Article 6 (Points Upon Re-issue of the nanaco Card)**

If a Member's nanaco Card has been lost, stolen, or damaged and the Company carries the nanaco Electronic Money over to the nanaco Card re-issued by the Card Issuer based on the nanaco Card Member Agreement (For cards issued by alliance partners), the Points confirmed using the method designated by the Company will be carried over to the re-issued nanaco Card after the period designated by the Company has passed. The Company and the Points Member Merchant are not liable in any way whatsoever if the Points balance is used by a third party before the Usage Suspension Measures are completed or regarding Points that could not be confirmed using the method designated by the Company.

#### **Article 7 (Expiry of the Points)**

1. Points granted during the period from April 1 through March 31 of the following year will expire on March 31 two years from the start of that period.
2. Points that are not used by the expiry date will become void..
3. The existing Points balance will become void at the time that the Member Withdraws or loses its Member status.

#### **Article 8 (Amendment and Abolishment of these Agreement)**

If changes are made to these Agreement or the details of the service, including the other Agreement, this will be done by notifying or announcing to the Member the matters to be changed. If these Agreement are amended or abolished, the Member hereby agrees in advance to comply with the revised Agreement.

# Seven Bank Cash Card with Debit Card Service Agreement

When the Member uses the “Seven Bank Cash Card with Debit Card Service (w/ nanaco)” issued by Seven Bank, Ltd. (“**Card Issuer**”) (the “**Card**”), and uses the nanaco Electronic Money Service or the nanaco Point Services, in addition to the nanaco Card Member Agreement (For cards issued by alliance partners) (these “**Agreement**”) and the nanaco Point Service Agreement (For cards issued by alliance partners) (“**PS Agreement**”), the Agreement set forth below (the “**7BK-DC Agreement**”) will also apply.

## Agreement Article 1

Notwithstanding the provisions of Article 2(6) of these Agreement and Article 3.3 of these Agreement, the Registered Member (including, in this article, parties attempting to register Personal Information with the Company) is deemed to consent to the handling of the name, date of birth, telephone number and other Personal Information notified by the Registered Member to the Card Issuer and information relating to notifications of changes to that information as Personal Information notified to the Company by the Registered Member, upon the Company receiving that information from the Card Issuer.

## Agreement Article 2

Notwithstanding the provisions of Article 13.4 of these Agreement, the nanaco Card Balance and the Balance Deposited with the Center (the “**nanaco Balance**”) and the nanaco Points balance at the time that the nanaco Card Usage Suspension Measures were completed by the Company regarding the Card will be carried over to the re-issued nanaco Card only if the Company receives notice from the Registered Member that the Card Issuer has re-issued a nanaco Card and requesting the carrying over of the balance of the nanaco Card that was subject to Usage Suspension Measures. However, this only applies if the Company’s confirmation of identity by the Company’s designated methods has concluded. In addition, payment of a handling fee may be required for that carry over.

## Agreement Article 3

Even if the Card’s expiry date arrives and a new card with a renewed expiry date is issued by the Card Issuer (the “**Replacement Card**”), the nanaco Balance and the balance of the nanaco Points on the Card from before the renewal will not be carried over to the Replacement Card. For this reason, before the renewal, the Member must use up all of the Card’s nanaco Balance and nanaco Points balance and destroy the Card from before the renewal in accordance with the Card Issuer’s directions and at its own responsibility.

**Agreement Article 4**

If the agreement between the Member and the Card Issuer regarding the service provided by the Card Issuer in relation to the Card is terminated or ends, the Member will lose its Member status under the Company's nanaco Electronic Money Service and will no longer be able to use the nanaco Electronic Money Service. In this case, the nanaco Card Balance will be zero, and no cash refund will be made.

**Agreement Article 5**

If changes are made to the 7BK-DC Agreement or the details of the service including the 7BK-DC Agreement, this will be done by notifying or announcing to the Member the matters to be changed. If the 7BK-DC Agreement are amended or abolished, the Member hereby agrees in advance to comply with the revised 7BK-DC Agreement.