

Monthly Auto-Deposit Service Terms and Conditions

Article 1 (Service To Be Provided)

1. Seven Bank (hereinafter referred to as the "Bank") provides the Monthly Auto-Deposit Service (hereinafter referred to as the "Service") wherein the Bank withdraws by direct debit an amount designated by a customer (hereinafter referred to as a "debit amount") from a debit account held in the customer's name with a financial institution other than the Bank (hereinafter referred to as the "debit financial institution") on a prescribed debit date each month and deposits the same amount in a Seven Bank account held in the customer's name (hereinafter referred to as the "deposit account") on a deposit date as prescribed by the Bank.
2. As a general rule, the debit date shall be designated by the Bank. If the debit date falls on a non-business day, the Bank shall withdraw the designated amount on the following business day.
3. The debit amount shall be designated by the customer within the range prescribed by the Bank.
4. The Bank outsources to a third party the management of information concerning the agreement for the Service between the Bank and the customer, the clerical support for the direct debit between the Bank and the debit financial institution, and other relevant affairs.
5. An agreement for the Service between the Bank and a customer (hereinafter referred to as the "Agreement") shall be formed when the Bank receives from the debit financial institution and confirms the notice of acceptance of the direct debit agreement, and the Bank shall commence the provision of the Service to the customer as of the date prescribed by the Bank following the formation of the Agreement.
6. Each customer may hold up to two Agreements (i.e. agreements with two debit financial institutions).
7. The deposit date shall fall on the fifth business day from the debit date in principle.
8. No interest shall be accrued on the debit amount for the period after the designated amount is withdrawn from the debit account until the same amount is deposited in the deposit account, or until the debit amount is returned to the debit account in case the deposit cannot be made.

Article 2 (Application)

1. The Service shall be available only to customers who subscribe to at least one of the

services designated by the Bank. The Bank may change the designated services at its discretion, which change shall be notified to the customers by posting the relevant information on its website, and no written notice thereof shall be issued to the customers.

2. A customer who intends to apply for the Service shall be required to take a procedure prescribed by the Bank via the Direct Banking Service.
3. Even when a customer takes the procedure as referred to in the preceding paragraph, the Agreement shall not be formed if the Bank is unable to confirm a notice from the debit financial institution of the completion of acceptance of a direct debit agreement.

Article 3 (Cancellation, Change, Suspension, and Resumption)

1. A customer may cancel the Agreement via the Direct Banking Service.
2. A customer may change the debit amount via the Direct Banking Service.
3. A customer who intends to replace the debit financial institution with another financial institution shall be required to cancel the Agreement involving the debit financial institution to be replaced via the Direct Banking Service, and make a fresh application for the Service.
4. A customer may temporarily suspend the Agreement via the Direct Banking Service, and may resume the suspended Agreement via the Direct Banking Service within three months from the suspension. The suspended Agreement shall be automatically cancelled upon the expiration of the three-month period from the suspension.
5. Upon termination of all of the services designated by the Bank as prescribed in Article 2, Paragraph 1 due to cancellation or otherwise, the Bank shall cancel the Agreement as of the date prescribed by the Bank.
6. In order for the matter intended by such procedure taken by a customer as referred to in paragraphs 1 through 4 to take effect as of the immediately following debit date, such procedures must be taken by the cut-off date prescribed by the Bank. Depending on when the customer takes such procedure or when the Bank cancels the Agreement as referred to in the preceding five paragraphs, the matter intended by such procedure may not be effective as of the immediately following debit date. The Bank shall not be liable for any damage arising from such circumstances.

Article 4 (Handling in Case the Withdrawal Cannot be Made)

If the debit amount cannot be withdrawn in full from the debit account on the debit date for any reason, the Bank shall make no deposit in the deposit account. If the debit amount cannot be withdrawn in full from the debit account on the debit date for two

consecutive months, the Bank shall suspend the Agreement concerning the relevant debit account as of the day prescribed by the Bank. The customer may resume the suspended Agreement via the Direct Banking Service within three months from the suspension. The suspended Agreement shall be automatically cancelled upon the expiration of the three-month period from the suspension.

Article 5 (Handling in Case the Deposit Cannot be Made)

If the debit amount cannot be deposited due to the cancellation of, or the restrictions imposed upon transactions using, the deposit account or otherwise, the Bank shall return the debit amount to the debit account by bank transfer. The Bank may subtract the transfer fee prescribed by the Bank from such debit amount to be returned. If this happens, the Agreement in whole shall be automatically cancelled.

If the debit amount cannot be returned by bank transfer due to the cancellation of, or the restrictions imposed upon transactions using, the debit account or otherwise, the Bank shall return the debit amount to the customer through the procedure prescribed by the Bank, and the Bank shall not be liable for any damage arising therefrom.

Article 6 (Provision and Acquisition of Customer Information)

The Bank shall provide customer information (including the account numbers of the debit account and the deposit account, the name of the registered account holder, the debit amount, date of birth, the account holder's email address, etc.) to the contractors (including subcontractors) and the debit financial institution to which the Service is outsourced in order to ensure the appropriate operation of the Service and other affairs of the Bank.

Article 7 (Change, Suspension and Termination of the Service)

The Bank may change, suspend or terminate the Service in whole or in part at its discretion by posting a notice to that effect on its website in advance or, if such advance notice cannot be made for an unavoidable reason, without making one. The change, suspension or termination of the Service may not be effective as of the immediately following debit date depending on when such event takes place. The Bank shall not be liable for any damage arising from the change, suspension or termination of the Service, or from any of these events not being effective as of the immediately following debit date.

Article 8 (Disclaimers)

The Bank shall not be liable for any damage specified in each of the following items (including lost profit, extended damage, incidental damage, special damage, etc.):

- (1) damage arising from the Bank having been unable to deposit the debit amount in the deposit account as a result of being prevented from withdrawing or depositing;
- (2) damage arising from the matters intended by the procedure taken by the customer as referred to in Article 3, Paragraphs 1 to 5 not being effective as of the immediately following debit date, due to the timing when such procedure was taken or when the Bank cancels the Agreement;
- (3) damage arising from the change, suspension or termination of the Service prescribed in Article 7 or from any of these events not being effective as of the immediately following debit date;
- (4) damage arising from unavoidable events such as a natural disaster, an accident or a measure taken by court or any other public agency; or
- (5) damage arising from a delay in withdrawing or depositing the relevant amount or a failure to withdraw or deposit the relevant amount caused by line disturbance, computer failure or any other event affecting the Bank, the contractor or the debit financial institution.

Article 9 (Amendment of Terms and Conditions)

The Bank may amend these Terms and Conditions for the Service. The Bank shall notify the customers of such amendment by posting the date and details thereof on its website, and the amended Terms and Conditions shall be applied on and after the date of such amendment.

Article 10 (Mutatis Mutandis Application of Terms and Conditions)

Any matters not stipulated in these Terms and Conditions for the Service shall be governed by the other rules, regulations, etc. of the Bank.

(Established on January 4, 2018)