

Account Linking Service Terms and Conditions

Article 1 (Account Linking Service)

1. The "Account Linking Service" is a service wherein Seven Bank Ltd. (the "Bank"), based on an agreement between the Bank and a customer, provides information concerning transactions between the Bank and the customer to a company that provides various services (hereinafter referred to as an "external service provider"), and/or which enables the customer to communicate his/her instruction on a transaction to the Bank via the external service provider, by connecting such external service provider to the Bank's system with the use of an application programming interface (API) provided by the Bank (such connection is hereinafter referred to as an "API connection").
2. The service provided by the external service provider as referred to in the preceding paragraph (hereinafter referred to as the "linked service") is not provided by the Bank but provided by the external service provider on its own responsibility. The customer shall be responsible for concluding a contract with the external service provider in order to use the linked service. Furthermore, if the customer uses the linked service via a service provided by a third party, the customer shall be responsible for concluding a contract with such third party (hereinafter referred to as a "linked third party service provider").

Article 2 (Use of Account Linking Service)

1. In order to use the Account Linking Service, a customer is required to register for the Direct Banking Service. If the customer accesses the Direct Banking Service via the linked service, enters his/her logon ID and logon password, and performs the procedures for identity verification and authentication for the Account Linking Service as prescribed by the Bank, the Bank provides the external service provider with the customer's authentication information related to the Account Linking Service.
2. If the external service provider shares with the Bank a customer's authentication information related to the Account Linking Service after the customer performs the authentication procedure referred to in the preceding paragraph, such sharing of customer's authentication information is deemed as the customer's instruction to provide information specified in Article 3 to such external service provider and to conduct such transactions as instructed by the customer via the linked service.
3. The customer shall be responsible for ensuring that his/her authentication information such as ID and password to be used when using the linked service and the service of the linked third party service provider is under strict control, and must treat them with extra care to prevent such information from being known to others, lost or stolen.

Article 3 (Relationship with External Service Provider)

1. If the customer performs the authentication procedure prescribed in Article 2, Paragraph 1, the Bank provides the external service provider with the information that the customer has approved from among the following items of information, only to the extent that the external service provider

requires such information in order to provide the linked service. The external service provider may provide the information that it has thus acquired to the linked third party service provider:

- (1) information concerning the balance of the customer's account (ordinary deposit/time deposit/credit card loans);
- (2) information concerning the statement of the customer's account (ordinary deposit/time deposit/credit card loans); and
- (3) information concerning the customer's registered transferees.

2. If the customer performs the authentication procedure prescribed in Article 2, Paragraph 1 in the Account Linking Service, the customer may give an instruction to the Bank to conduct a transaction that the customer has approved from among the following transactions:

- (1) domestic money transfer;

Article 4 (Expiry Date)

If the Bank's system has not been accessed by or on behalf of a customer via the linked service in relation to the Account Linking Service for a certain period of time, the customer is required to perform the authentication procedure for the Account Linking Service once again.

Article 5 (Suspension of Use of Service)

1. In order for a customer to suspend the use of the Account Linking Service, the customer is required to perform the suspension procedure by a method designated by the external service provider.

2. Notwithstanding the provision of the preceding paragraph, the Bank may suspend or terminate the linkage with the linked service against a customer's intention in the following cases. The Bank may request the external service provider to suspend or terminate the linkage with the linked third party service provider. In these cases, the Bank shall not be liable for any damage sustained by the customer due to such suspension or termination.

- (1) If the account information or any other information concerning the customer is leaked to outsiders or there is risk of such leakage;
- (2) if the Bank's system is accessed without authorization or there is risk of such unauthorized access;
- (3) if the customer's card is used without authorization or there is risk of such unauthorized use;
- (4) if a system failure occurs;
- (5) if the Bank shuts down the system for security or maintenance purposes;
- (6) if the contract with the external service provider is cancelled; or
- (7) if the Bank finds it necessary to suspend or terminate the linkage due to any other unavoidable grounds.

Article 6 (Precautions)

1. No customer may use the Account Linking Service while the Bank's system is being halted due to maintenance, failure or any other grounds.

2. When using the Account Linking Service, a customer may be subject to the risks of damage or of leakage of the customer's information in any of the following events:

- (1) leakage, divulgence or fabrication of the authentication information used in the linked service or the service of the linked third party service provider;
- (2) unauthorized access to the system of the external service provider or the linked third party service provider;
- (3) failure of the system of the external service provider or the linked third party service provider; or
- (4) inadequate system management, unauthorized use of information by employees, insufficient customer protection structure or any other grounds on the part of the external service provider or the linked third party service provider.

Article 7 (Information Disclosure to External Service Provider)

1. In connection with the use of the Account Linking Service, the Bank may provide the external service provider with a customer's account information and any other information concerning the customer as necessary in order to collect information in collaboration with the external service provider:

- (1) if the account information or any other information concerning the customer is leaked to outsiders or there is a risk of such leakage;
- (2) if the Bank's system is accessed without authorization or there is a risk of such unauthorized access;
- (3) if the customer's card is used without authorization or there is a risk of such unauthorized use; or
- (4) if a system failure occurs.

2. The external service provider shall be liable for any damage or loss arising due to insufficient management, mistakes in use, unauthorized use or any other improper handling by the external service provider of the information disclosed thereto by the Bank under the preceding paragraph, and the Bank shall not be liable for any such damage or loss.

3. The preceding two paragraphs also apply when the external service provider provides information to the linked third party service provider.

Article 8 (Disclaimer)

1. As provided in Article 1, Paragraph 2, the linked service is provided by the external service provider and the service of the linked third party service provider is provided by the linked third party service provider. If a customer sustains any loss due to having used or having been unable to use the linked service or the service of the linked third party service provider, the external service provider or the linked third party service provider shall compensate for such loss in accordance with the terms of the contract for the linked service or the service of the linked third party service provider concluded between the customer and the external service provider or the linked third party service provider.

2. The Bank does not warrant in connection with the linked service or the service of the linked third party service provider that: these services are properly linked with the Account Linking Service at all times; these services are fit for a customer's intended use, accurate, competent, reliable, and timely; the external service provider and the linked third party service provider have a sufficient level of

system management structure or any other security, customer protection structure, or credibility; or these services do not infringe intellectual property rights or any other rights of third parties. The Bank shall not be liable for any damage arising in connection with these matters.

3. The Bank shall not be liable for any damage sustained by a customer in connection with the use of the Account Linking Service except when such damage has arisen due to grounds attributable to the Bank.

Article 9 (Amendment of Terms and Conditions)

The Bank may amend these Terms and Conditions for the Account Linking 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 shall be governed by the other rules, regulations, etc. of the Bank.

(Established on September 28, 2018)