

Seven Bank Banking Terms and Conditions (Extract)

The terms and conditions are partially revised as follows (additions and changers are underlined).

Former provisions	New provisions
<p>Article 2 (Transaction Methods)</p> <p>1. Transactions with the Bank shall be conducted by:</p> <p>(1) the method of using a personal computer capable of being connected to the Internet service designated by the Bank (for the purpose of this Item, the term “personal computer” shall be interpreted so as to include any smartphone, tablet computer, or other advanced terminal device which is available for Internet connection and browsing and which is equipped with an operating system and browser as designated by the Bank, and the same shall apply hereinafter);</p> <p>(2) the method of using a mobile phone which is capable of being connected to the network designated by the Bank and which corresponds to any of the models designated by the Bank;</p> <p>(3) the method of using an automatic teller machine (hereinafter referred to as an “ATM”) of the Bank or an ATM (including cash dispensers; the same shall apply hereinafter) of any financial institution having a business alliance with the Bank for cash depositing, payment, and fund transfer operations (hereinafter referred to as an “Alliance Partner”); or</p>	<p>Article 2 (Transaction Methods)</p> <p>1. Transactions with the Bank shall be conducted by:</p> <p>(1) the method of using a personal computer capable of being connected to the Internet service designated by the Bank (for the purpose of this Item, the term “personal computer” shall be interpreted so as to include any smartphone, tablet computer, or other advanced terminal device which is available for Internet connection and browsing and which is equipped with an operating system and browser as designated by the Bank, and the same shall apply hereinafter);</p> <p><u>(2) (Deleted)</u></p> <p><u>(2)</u> the method of using an automatic teller machine (hereinafter referred to as an “ATM”) of the Bank or an ATM (including cash dispensers; the same shall apply hereinafter) of any financial institution having a business alliance with the Bank for cash depositing, payment, and fund transfer operations (hereinafter referred to as an “Alliance Partner”); or</p>

Former provisions	New provisions
<p>(4) any other method designated by the Bank</p> <p>2. The transaction methods described in Items (1), (2), and (3) of Article 2.1 shall be referred to as “Internet banking,” “mobile banking” and “ATM transaction” respectively. The services involving Internet banking and mobile banking shall hereinafter be collectively referred to as the “direct banking service.”</p> <p>[3.4. Omitted]</p> <p>Article 7 (Direct Banking Service)</p> <p>1.Transaction application method</p> <p>[(1) Omitted]</p> <p>(2) The customer shall be fully and solely responsible for securing the environment that will enable the normal operation of the terminal devices (such as personal computers, modems, mobile terminals and other devices) to be used by the customer for the relevant transaction, and the Bank does not guarantee that the terminal devices used by the customer for his/her transactions with the Bank will operate normally. The Bank shall not be liable for any damage that may arise from the failure of such terminal device to operate normally.</p> <p>[(3) Omitted]</p>	<p><u>(3)</u> any other method designated by the Bank</p> <p>2. The transaction methods described in Items (1) and (2) of Article 2.1 shall be referred to as <u>“Internet banking” and “ATM transaction,” respectively.</u> The services involving <u>Internet banking</u> shall hereinafter be referred to as the “direct banking service.”</p> <p>[3.4. Omitted] (Same as the existing provisions)</p> <p>Article 7 (Direct Banking Service)</p> <p>1.Transaction application method</p> <p>[(1) Omitted] (Same as the existing provisions)</p> <p><u>(2)</u> The customer shall be fully and solely responsible for securing the environment that will enable the normal operation of the terminal devices (<u>such as personal computers, modems and other devices</u>) to be used by the customer for the relevant transaction, and the Bank does not guarantee that the terminal devices used by the customer for his/her transactions with the Bank will operate normally. The Bank shall not be liable for any damage that may arise from the failure of such terminal device to operate normally.</p> <p>[(3) Omitted] (Same as the existing provisions)</p>