## Cash Card Terms and Conditions (Extract)

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

Former provisions	New provisions
Article 1 (Using the Card)	Article 1 (Using the Card)
1. The customer may, by using the cash card (hereinafter referred to as the "Card")	1. The customer may, by using the cash card (hereinafter referred to as the "Card")
that Seven Bank (hereinafter referred to as the "Bank") provides to the customer in	that Seven Bank (hereinafter referred to as the "Bank") provides to the customer in
relation to the use of a Seven Bank Account (hereinafter referred to as the "Account"),	relation to the use of a Seven Bank Account (hereinafter referred to as the "Account"),
conduct the following transactions (for details, please refer to the relevant page of the	conduct the following transactions (for details, please refer to the relevant page of the
Bank's website):	Bank's website):
(1) depositing Japanese yen cash, withdrawing Japanese yen cash, transferring funds	(1) depositing Japanese yen cash, withdrawing Japanese yen cash, transferring funds
in Japanese yen, and making balance inquiries through an automatic teller machine	in Japanese yen, and making balance inquiries through an automatic teller machine
(hereinafter referred to as the "ATM") of the Bank or an ATM (including cash	(hereinafter referred to as the "ATM") of the Bank or an ATM (including cash
dispensers in the case of withdrawals; the same applies hereinafter) of any financial	dispensers in the case of withdrawals; the same applies hereinafter) of any financial
institution with which the Bank has formed an alliance for cash depositing, payment,	institution with which the Bank has formed an alliance for cash depositing, payment,
and transfer services (hereinafter referred to as the "Alliance Partner"); and	and transfer services (hereinafter referred to as the "Alliance Partner"); and
(2) other transactions prescribed by the Bank.	(2) issuing a code necessary for authentication (hereinafter referred to as the
	"Activation Code") using the Bank's ATM; and
	$(\underline{3})$ other transactions prescribed by the Bank.
_	Article 5 (Issuance of Activation Code at ATM)
	1. When issuing an Activation Code using an ATM, the customer shall use an
	application prescribed by the Bank (hereinafter referred to as the "Bank App") that has
	been downloaded into the customer's smartphone.
	2. The customer shall indicate an Activation Code at an ATM and scan the code using
	the Bank App by inserting a Card into the ATM and entering the customer's PIN in
	accordance with the steps explained on the screens of the Bank App and ATM or any
	other method prescribed by the Bank. After that, the customer shall complete the

	registration for use in accordance with the steps explained on the screen of the Bank
	App.
	3. The indicated Activation Code is valid only once during the period prescribed by the
	Bank.
	4. If the customer fails to scan the Activation Code beyond the acceptable number of
	times as designated by the Bank, the Bank shall suspend the issuance of an Activation
	Code. In such cases, the customer must take the procedures to remove the lock to issue
	the Activation Code.
	5. The Bank shall refuse to issue an Activation Code if:
	(1) There are difficulties in issuing an Activation Code due to technical reasons or
	other reasons; (2) The customer is not equipped with a terminal device that satisfies
	the operating environment for the Bank App as prescribed by the Bank;
	(3) The customer does not allow the Bank App to access the camera;
	(4) The customer uses a family card, corporate card or deposit exclusive card; or
	(5) The Bank otherwise deems it inappropriate to issue an Activation Code.
Article <u>5</u> (Handling of Matters in Case of ATM Failure, etc.)	Article <u>6</u> (Handling of Matters in Case of ATM Failure, etc.)
Article <u>6</u> (Management of the Card and PINs)	Article 7 (Management of the Card and PINs)
Article 7 (Withdrawals by Use of Counterfeit Cards, etc.)	Article <u>8</u> (Withdrawals by Use of Counterfeit Cards, etc.)
Article <u>8</u> (Withdrawals by Use of Stolen Cards, etc.)	Article 9 (Withdrawals by Use of Stolen Cards, etc.)
Article 9 (Loss or Reissuance of Cards)	Article <u>10</u> (Loss or Reissuance of Cards)
Article <u>10</u> (Issuance of Agent Card)	Article 11 (Issuance of Agent Card)
Article <u>11</u> (Mistakes in making entries at ATMs)	Article <u>12</u> (Mistakes in making entries at ATMs)
Article <u>12</u> (Cancellation and Suspension of Cards, etc.)	Article 13 (Cancellation and Suspension of Cards, etc.)
Article 13 (Mutatis Mutandis Application of Terms and Conditions)	Article 14 (Mutatis Mutandis Application of Terms and Conditions)
Article <u>14</u> (Revision to Terms and Conditions)	Article 15 (Revision to Terms and Conditions)