

Seven Bank Banking Terms and Conditions (Extract)

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

Before revision	After revision
<p>Article 8 (ATM Transaction)</p> <p><u>3.</u> (New provisions)</p>	<p>Article 8 (ATM Transaction)</p> <p><u>3. The method applied to deposits, withdrawals and other ATM transactions by use of the authentication method using the registered face information of the customer (hereinafter this method is referred to as "facial recognition") shall be as set forth in the FACE CASH (Facial Recognition Transaction Service) Terms and Conditions.</u></p>
<p>Article 9 (Identity Verification during Logon)</p> <p>1. The customer's identity shall be verified, while interacting with the Bank to use any service involving the customer's Account, generally in accordance with the following provisions.</p> <p>(2) As regards ATM transactions, the Bank shall verify the customer's identity by either of the following methods:</p> <p><1> confirming, by its prescribed method, whether the cash card being used by the customer at the relevant ATM is identical to the cash card that the Bank has provided to the customer and whether the cash card PIN that the customer entered into the ATM is identical to the cash card PIN that the customer has registered with the Bank; <u>or</u></p> <p><2> verifying the customer's identity in the manner set forth in the Smartphone ATM Terms and Conditions if the customer uses the Bank's prescribed smartphone application at the relevant ATM.</p>	<p>Article 9 (Identity Verification during Logon)</p> <p>1. The customer's identity shall be verified, while interacting with the Bank to use any service involving the customer's Account, generally in accordance with the following provisions.</p> <p>(2) As regards ATM transactions, the Bank shall verify the customer's identity by either of the following methods:</p> <p><1> confirming, by its prescribed method, whether the cash card being used by the customer at the relevant ATM is identical to the cash card that the Bank has provided to the customer and whether the cash card PIN that the customer entered into the ATM is identical to the cash card PIN that the customer has registered with the Bank;</p> <p><2> verifying the customer's identity in the manner set forth in the Smartphone ATM Terms and Conditions if the customer uses the Bank's prescribed smartphone application at the relevant ATM;</p>

<p><u><3></u> (New provisions)</p>	<p><u>or</u> <u><3> verifying the customer's identity in the manner set forth in the</u> <u>FACE CASH (Facial Recognition Transaction Service) Terms</u> <u>and Conditions if the customer uses facial recognition at the</u> <u>relevant ATM.</u></p>
<p>Article 10 (Management of Cash Card, etc. and Logon Information)</p> <p>2. Safeguarding of the Logon Information</p> <p>(4) If the customer forgets his/her cash card PIN, logon ID or logon password, the customer must immediately take the procedures prescribed by the Bank. The Bank shall not be liable for any damage that arises before the customer completes such procedures.</p>	<p>Article 10 (Management of Cash Card, etc. and Logon Information)</p> <p>2. Safeguarding of the Logon Information</p> <p>(4) If the customer forgets his/her cash card PIN, logon ID or logon password, <u>or a unique facial recognition passcode assigned by the Bank,</u> the customer must immediately take the procedures prescribed by the Bank. The Bank shall not be liable for any damage that arises before the customer completes such procedures.</p>

Cash Card Terms and Conditions (Extract)

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

Before revision	After revision
<p>Article 1 (Using the Card)</p> <p>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 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 Bank’s website):</p> <p><u>(3)</u> (New provisions)</p> <p><u>(3)</u> other transactions prescribed by the Bank.</p>	<p>Article 1 (Using the Card)</p> <p>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 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 Bank’s website):</p> <p><u>(3) registering the face information of the customer using the Bank’s ATM.</u></p> <p><u>The method set forth in the FACE CASH (Facial Recognition Transaction Service) Terms and Conditions shall be applied when registering face information using an ATM.</u></p> <p><u>(4)</u> other transactions prescribed by the Bank.</p>
<p>Article 7 (Management of the Card and PINs)</p> <p>1. Safekeeping of the Card</p> <p>The customer must keep his/her Card in such a manner so as to ensure that it will not be used by anyone other than the person whose name is printed on the face of the Card. If there is any possibility of an unauthorized use of a Card due to forgery, theft, loss or otherwise, the customer shall promptly notify the Bank to that effect. Upon receiving such notice, the Bank will immediately take measures such as suspending withdrawals of deposits by the</p>	<p>Article 7 (Management of the Card and PINs)</p> <p>1. Safekeeping of the Card</p> <p>The customer must keep his/her Card in such a manner so as to ensure that it will not be used by anyone other than the person whose name is printed on the face of the Card. If there is any possibility of an unauthorized use of a Card due to forgery, theft, loss or otherwise <u>(including the possibility that face information set forth in Article 1, Paragraph 1(3) has been registered by a third party)</u>, the customer shall promptly notify the Bank to that effect.</p>

use of the relevant Card.

Upon receiving such notice, the Bank will immediately take measures such as suspending withdrawals of deposits by the use of the relevant Card.