

Debit Card Service Terms and Conditions (Extract)

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

Former provisions	New provisions
<p>Article 20 (Use of Debit Shopping)</p> <p>1. You are entitled to purchase a product or right or to receive the provision of a service, etc. (“Use of Debit Shopping”) by presenting your Card to a member store at which JCB cards can be used (“Member Store”) or holding your contactless IC card, etc. over a prescribed device and by either affixing a signature on a prescribed sales slip, keying the PIN into the terminal installed at such Member Store or conducting both the affixing of a signature and the keying of the PIN, as instructed by the Member Store subject to the satisfaction of the requirements of Article 22, Paragraph 1. Use of Debit Shopping may also be possible by conducting a procedure otherwise prescribed, as an alternative to affixing a signature or keying the PIN on the terminal installed at the Member Store, or by omitting the affixing of a signature on a sales slip and the keying of the PIN into the terminal. At certain</p>	<p>Article 20 (Use of Debit Shopping)</p> <p>1. You are entitled to purchase a product or right or to receive the provision of a service, etc. (“Use of Debit Shopping”) by presenting your Card <u>at a member store at which JCB cards can be used (“Member Store”) or holding your contactless IC card, etc. over a prescribed device and, in principle, by entering your PIN into the terminal installed at such Member Store.If approved by the Company or JCB and subject to the satisfaction of the requirements of Article 22, Paragraph 1, you are entitled to the Use of Debit Shopping by writing the signature that is the same as one shown on the Card, instead of entering the PIN into the terminal installed at such Member Store.</u>Use of Debit Shopping may also be possible by conducting a procedure otherwise prescribed, as an alternative to writing a signature or entering the PIN on the terminal installed at the Member Store. At certain Member</p>

Member Stores designated by the Company or JCB, the Use of Debit Shopping may be either unavailable or subject to certain restrictions.

2. In non-face-to-face transactions, such as mail-order sale or payments made through automatic fare adjustment machines, etc., and other types of transactions specifically approved by the Company or JCB, you may omit the presentation of your Card and the affixing of your signature on a sales slip, etc. by transmitting the Card Information online, or instead, by transmitting the number printed on the back face of your Card (hereinafter referred to as the "Security Code") or the Password specified in the J/Secure™ User Terms and Conditions (For Seven Bank).

3. In transactions at an overseas hotel, rental car company or any other Member Store that has been specifically approved by the Company or JCB, subject to a prior agreement between you and the relevant Member Store, you may present your Card, affix your signature on a sales slip, etc. with respect to only a part of the card charge for such Use of Debit Shopping and omit these acts with respect to the remaining balance

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3. In transactions at an overseas hotel, rental car company or any other Member Store that has been specifically approved by the Company or JCB, subject to a prior agreement between you and the relevant Member Store, you may present your Card or may enter the PIN or write your signature on a sales slip, etc. ("Entering of the PIN, etc.") with respect to only a part of the card charge for such Use of Debit Shopping without conducting these acts with respect to the remaining

(including card charges for such Use of Debit Shopping that turns out to have been made after affixing your signature, etc.).

4. For telecommunication and other ongoing services approved by the Company or JCB, you may receive the provision of such services continuously by way of registering the Card Information with the relevant Member Store in advance (this type of Member Store is hereinafter referred to as “Registration Type Member Store”). If there are any changes in the Card Information registered with the Registration Type Member Store, or if the Service has been canceled or otherwise terminated, you shall be responsible to give notice thereof to the Registration Type Member Store. You acknowledge in advance that the Company or JCB may, on your behalf, notify the Registration Type Member Store of the facts of such change, termination, etc. Even after such notification of change, termination, etc., you shall continue to be responsible for such payment to the Registration Type Member Store the card charges for your Use of Debit Shopping pursuant to Article 28, Paragraphs 1 and 3. You

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acknowledge in advance that if your Debit Transactions under Article 22, Paragraph 2 fail to take effect consecutively for the number of times designated by the Company for reasons such as insufficient funds in your deposit account, the Company or JCB may, without notifying you, request the Registration Type Member Store to cancel the registration of the Debit Number or other information you have registered therewith, and the Registration Type Member Store may cancel the registration of the Debit Number or other information in response to such request.

5. Upon your Use of Debit Shopping, the relevant Member Store shall obtain the approval of the Company with respect to such Use of Debit Shopping by way of inquiring with the Company through JCB; provided, however, that this may not apply depending on the amount of the card charge, the type of the product/right purchased or the type of the service procured.

6. When a Card (including Card Information; the same applies hereinafter in this paragraph) is presented or notified to a Member Store with respect to a Use of Debit Shopping,

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5. Upon your Use of Debit Shopping, the relevant Member Store shall obtain the approval of the Company with respect to such Use of Debit Shopping by way of inquiring with the Company through JCB; provided, however, that this may not apply depending on the amount of the card charge, the type of the product/right purchased or the type of the service procured.

6. When a Card (including Card Information; the same applies hereinafter in this paragraph) is presented or notified to a Member Store with respect to a Use of Debit Shopping,

the Company may in order to prevent the misuse of your Card by a third party:

(1) in advance or later, confirm with you directly via phone or other means or indirectly through the Member Store that such Use of Debit Shopping was indeed made by you;

(2) when requested by the Member Store, cross-check the information submitted by you to the Member Store against the information submitted by you to the Company including your name, address, phone number, debit number, and inform the Member Store of whether or not the information matches;

(3) suspend or reject the use of your Card without prior notice to you in the event that the Company suspects misuse of your Card by a third party;

(4) restrict the use of your Card for a certain period of time without prior notice to you in the event that, in connection with a Use of Debit Shopping, you fail to correctly enter the Security Code or the Password specified in the J/Secure™ User Terms and Conditions (For Seven Bank) a certain number of consecutive times.

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(4) restrict the use of your Card for a certain period of time without prior notice to you in the event that, in connection with a Use of Debit Shopping, you fail to correctly enter the Security Code or the Password specified in the J/Secure™ User Terms and Conditions (For Seven Bank) a certain number of consecutive times.

(5) request you to conduct an additional identity verification procedure or refuse your Use of Debit Shopping in a non-face-to-face transaction conducted using communication means such as an online transaction via the internet, in order to protect your property, in the even that, as a result of identity authentication performed upon such non-face-to-face transaction, using online transaction information and device information prescribed in the Consent on Handling of Personal Information for Debit Card Service, for the purpose of preventing the misuse of your Card by a third party, the non-face-to-face transaction is judged to be relatively likely to involve the misuse of the card number by a third party.

7. The Company may reject your Use of Debit Shopping if your accounts payable to the Company set out in Article 24 were not paid on the date designated by the Company, if the payment of all or part of the amounts otherwise owed by you to the Company has been delayed, or if the Company determines that your Use of Debit Shopping is not appropriate on the grounds of your credit status, etc.

(5) request you to conduct an additional identity verification procedure or refuse your Use of Debit Shopping in a non-face-to-face transaction conducted using communication means such as an online transaction via the internet, in order to protect your property, in the even that, as a result of identity authentication performed upon such non-face-to-face transaction, using online transaction information and device information prescribed in the Consent on Handling of Personal Information for Debit Card Service, for the purpose of preventing the misuse of your Card by a third party, the non-face-to-face transaction is judged to be relatively likely to involve the misuse of the card number by a third party.

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8. You may not use your Card to purchase a product/right or receive the provision of a service for the sole purpose of obtaining cash (“Conversion into Cash”). While there are methods available for Conversion into Cash including below, no Use of Debit Shopping shall be authorized as long as its sole purpose is to obtain cash regardless of the method employed therefor:

- (1) By paying with the Card an amount beyond what is reasonable as a consideration for a product/right purchased or a service provided, and receiving delivery of cash or its equivalent from a Member Store or any other third party; or
- (2) By purchasing a product/right, etc. at a Member Store, paying the consideration therefor with the Card, and onerously assigning such product/right to the Member Store or any other third party.

9. When you use your Card for certain purposes such as purchasing certain products including precious metals, cash vouchers (including, but not limited to, gift cards and coupon tickets) and personal computers or recharging electronic money, your Use of Debit Shopping may be restricted even

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- (1) By paying with the Card an amount beyond what is reasonable as a consideration for a product/right purchased or a service provided, and receiving delivery of cash or its equivalent from a Member Store or any other third party; or
- (2) By purchasing a product/right, etc. at a Member Store, paying the consideration therefor with the Card, and onerously assigning such product/right to the Member Store or any other third party.

9. When you use your Card for certain purposes such as purchasing certain products including precious metals, cash vouchers (including, but not limited to, gift cards and coupon tickets) and personal computers or recharging electronic money, your Use of Debit Shopping may be restricted even

though the amount of such payment is below the ceiling prescribed in Article 19.

10. Use of Debit Shopping shall be unavailable on the days or during the time periods to be separately announced by the Company or JCB. Such days or time periods to be separately announced by the Company or JCB shall be based on Japan Standard Time.

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