

Seven Bank Banking Terms and Conditions (Excerpt)

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

改定前	改定後
<p>Article 22 (Termination of Account)</p> <p>2. If the customer falls under any one of the cases listed below, the Bank may immediately terminate the customer’s Account or restrict all or <u>a part of</u> subsequent transactions by the method prescribed by the Bank without prior notice to the customer. In such cases, the customer shall immediately return the cash card, etc. to the Bank <u>as</u> requested by the Bank. In this regard, the Bank shall not be liable for any damage that may be incurred by the customer as a result of the foregoing.</p> <p>(1) The customer fails to pay any fees or charges due and payable under these Terms and Conditions and other Rules.</p> <p>(2) Suspension of payment is declared or a petition for the commencement of bankruptcy (hasan) proceedings is filed.</p> <p>(3) There is an attachment, provisional attachment or temporary injunction, etc., on the account.</p> <p>(4) Inheritance is commenced.</p> <p>(5) It is found that the holder of the Account does not exist or that the Account has been opened against the intention of the person named as the holder of the Account.</p>	<p>Article 22 (Termination of Account)</p> <p>2. If the customer falls under any one of the cases listed below, the Bank may immediately terminate the customer’s Account or restrict all or <u>some of the</u> subsequent transactions by the method prescribed by the Bank without prior notice to the customer. In such cases, the customer shall immediately return the cash card, etc. to the Bank <u>if</u> requested by the Bank. In this regard, the Bank shall not be liable for any damage that may be incurred by the customer as a result of the foregoing.</p> <p>(1) The customer fails to pay any fees or charges due and payable under these Terms and Conditions and other Rules.</p> <p>(2) Suspension of payment is declared or a petition for the commencement of bankruptcy (hasan) proceedings is filed.</p> <p>(3) There is an attachment, provisional attachment or temporary injunction, etc., on the account.</p> <p>(4) Inheritance is commenced.</p> <p>(5) It is found that the holder of the Account does not exist or that the Account has been opened against the intention of the person named as the holder of the Account.</p>

- (6) The Account is used or is likely to be used for any act that violates any laws or regulations or goes against public order or morality.
- (7) The customer falls under any one of the items listed in Article 21.
- (8) The termination is justified by applicable laws and regulations.
- (9) The customer breaches these Terms and Conditions and other Rules or there is any other significant event.
- (10) The customer is using, or is judged by the Bank to be using, the Account for business purposes.
- (11) It is reasonably found that the Account is used or is likely to be used for money laundering, terrorist financing, or transactions in violation of laws and regulations concerning economic sanctions.
- (12) The customer has not used the Account for a certain period of time.

((omission))

(Revised on January 1, 2026)

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- (8) The termination is justified by applicable laws and regulations.
- (9) The customer breaches these Terms and Conditions and other Rules or there is any other significant event.
- (10) The customer is using, or is judged by the Bank to be using, the Account for business purposes.
- (11) It is reasonably found that the Account is used or is likely to be used for money laundering, terrorist financing, or transactions in violation of laws and regulations concerning economic sanctions.
- (12) The customer has not used the Account for a certain period of time.

(13) The customer has applied for the Loan Service but has failed to conclude a Loan Service Agreement during the period between the opening of the customer's Account and the sending of a cash card to the customer by the Bank.

((omission))

(Revised on April 23, 2026)