

Debit Card Service Terms and Conditions

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

Former provisions	New provisions
<p>Article 9 (Ancillary Services)</p> <p>3. You are entitled to use the website titled “MyJCB” (“MyJCB”) by registering with the website pursuant to the provisions of the “MyJCB User Terms and Conditions (For Seven Bank)” if the Company or JCB allows you. Upon applying for or without delay after applying for the Service, you shall give consent to the “MyJCB User Terms and Conditions (For Seven Bank),” and conduct the procedure prescribed by the Company to register with MyJCB or make efforts to maintain the registration.</p> <p>Article 14 (Debit Card Statement)</p> <p>1. You shall confirm your statements for Debit Transactions on the webpage titled MyJCB (“MyJCB”), which shall be made</p>	<p>Article 9 (Ancillary Services)</p> <p>3. You are entitled to use<u>shall be registered as a user of</u> the website titled “MyJCB” (“MyJCB”) by registering with the website pursuant to the provisions of the “MyJCB User Terms and Conditions (For Seven Bank)” if the Company or JCB allows you. Upon applying for or without delay after applying for the Service, you shall give consent to the “MyJCB User Terms and Conditions (For Seven Bank),” <u>and conduct the procedure by the method</u> prescribed by the Company to register with MyJCB or and JCB, <u>and shall</u> make efforts to maintain the registration <u>for the use of MyJCB.</u></p> <p>Article 14 (Debit Card Statement)</p> <p>1. You shall confirm your statements for Debit Transactions on the webpage titled MyJCB (“MyJCB”);₂ which shall be made available to you subject to your consent<u>agreement</u> to the “MyJCB User Terms and Conditions (For Seven Bank);”₂.</p>

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Terms and Conditions (For Seven Bank)”.

(Revised on August 27, 2025)

(Revised on July 22, 2026)