

## MyJCB User Terms and Conditions (For Seven Bank)

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

Former provisions	New provisions
<p>Article 2 (Application, Registration, etc.)</p> <p>1. You shall make an application for the use of the Service upon the acceptance of the MyJCB User Terms and Conditions (“Terms and Conditions”).</p> <p>2. Upon the establishment of an agreement between you and the Company regarding the Debit Card Service in accordance with the Debit Card Service Terms and Conditions, JCB and the Company will approve your application made under the preceding paragraph, upon which your registration for the use of the Service shall complete.</p> <p>3. Upon completion of your registration under the preceding paragraph, you shall be able to log in to the Direct Banking Service website as stipulated in the Seven Bank Transaction Terms</p>	<p>Article 2 (Application, Registration, etc.)</p> <p><del>1. You shall make an application for the use of the Service upon the acceptance of the MyJCB User Terms and Conditions (“Terms and Conditions”).</del></p> <p><u>2</u>1. Upon the establishment of an agreement between you and the Company regarding the Debit Card Service in accordance with the Debit Card Service Terms and Conditions, <del>JCB and the Company will approve your application made under the preceding paragraph, upon which</del> your registration for the use of the Service shall <u>be completed by the method prescribed by JCB and the Company, and you shall use the Service upon agreeing to these Terms and Conditions.</u></p> <p><del>3</del>2. Upon completion of your registration under the preceding paragraph, you shall be able to log in to the Direct Banking Service website as stipulated in the Seven Bank Transaction Terms</p>

and Conditions and, by doing so, log in to MyJCB via a screen on the Direct Banking Service website (“Single Sign-on”).

4. You shall be able to log in to MyJCB directly (“Direct Login”) without going through a screen on the Direct Banking Service website by applying for Direct Login by the method prescribed by JCB and the Company. Your user registration for Direct Login shall be complete when JCB and the Company approve your application and issue an identification number to you (“ID”).

You shall specify a password of your choice which shall be necessary for Direct Login, etc. (“MyJCB Password”).

5. Upon the completion of the user registration for Direct Login under the preceding paragraph, you will be able to use the Service by way of either Direct Login or Single Sign-on.

6. You may change your ID and MyJCB Password at your discretion by logging in to MyJCB and navigating to the relevant screen.

and Conditions and, by doing so, log in to MyJCB via a screen on the Direct Banking Service website (“Single Sign-on”).

~~4~~3. You shall be able to log in to MyJCB directly (“Direct Login”) without going through a screen on the Direct Banking Service website by applying for Direct Login by the method prescribed by JCB and the Company. Your user registration for Direct Login shall be complete when JCB and the Company approve your application and issue an identification number to you (“ID”).

You shall specify a password of your choice which shall be necessary for Direct Login, etc. (“MyJCB Password”).

~~5~~4. Upon the completion of the user registration for Direct Login under the preceding paragraph, you will be able to use the Service by way of either Direct Login or Single Sign-on.

~~6~~5. You may change your ID and MyJCB Password at your discretion by logging in to MyJCB and navigating to the relevant screen.

7. You shall be able to discontinue your use of the Service by applying therefor by the method prescribed by JCB and the Company. The Service shall be discontinued whether the method of use was via Single Sign-on or Direct Login.

(Revised on October 1, 2024)

~~76. In principle, you may not discontinue your use of the Service at your discretion, except when JCB and the Company otherwise approve. You shall be able to discontinue your use of the Service by applying therefor by the method prescribed by JCB and the Company. The Service shall be discontinued whether the method of use was via Single Sign-on or Direct Login~~

(Revised on July 22, 2026)