

J/Secure™ 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 3 (J/Secure™ User Registration)</p> <p>1. Upon agreeing to these Terms and Conditions, a customer shall complete their J/Secure™ User Registration by filing an application through the MyJCB Service by the method prescribed by JCB and the Company.</p>	<p>Article 3 (J/Secure™ User Registration)</p> <p>1. Upon agreeing to these Terms and Conditions, a customer shall <u>complete their</u> be registered as a J/Secure™ User Registration by filing an application through the MyJCB Service by the method prescribed by JCB and the Company.</p>
<p>Article 5 (Authentication Method)</p> <p>5. A One-time Password shall be sent either by sending an email to an email address registered by a J/Secure™ User with JCB and the Company, or by sending an SMS to the cell phone number registered by a J/Secure™ User with JCB and the Company, and the J/Secure™ User shall select where to send the One-time Password. However, the method of sending an email shall be selected as the initial setting.</p>	<p>Article 5 (Authentication Method)</p> <p>5. A One-time Password shall be sent either by sending an email to an email address registered by a J/Secure™ User with JCB and the Company, or by sending an SMS to the cell phone number registered by a J/Secure™ User with JCB and the Company, and the J/Secure™ User shall select where to send the One-time Password. <u>However, in the initial setting, the email destination shall be selected by JCB and the Company based on the registered information of the J/Secure™ User.</u>However, the method of sending an email shall be selected as the initial setting.</p>

Article 7 (J/Secure™ User's Responsibility for Management)

3. When a J/Secure™ User uses their card for shopping at a Member Store other than a J/Secure™ Member Store, the authentication under these Terms and Conditions shall not be conducted, and the J/Secure™ User shall use the card for shopping pursuant to the Debit Card Service Terms and Conditions . Even in the case of use of the card for shopping at a J/Secure™ Member Store, the authentication by the method prescribed in Articles 5 and 6 is not always conducted. Therefore, even if a customer has completed J/Secure™ User Registration, the customer shall, as a J/Secure™ User, continue to be responsible for the safekeeping of card information with the care of a good manager pursuant to Article 5 of the Debit Card Service Terms and Conditions.

Article 10 (Cancellation of J/Secure™ User Registration)

Article 7 (J/Secure™ User's Responsibility for Management)

3. When a J/Secure™ User uses their card for shopping at a Member Store other than a J/Secure™ Member Store, the authentication under these Terms and Conditions shall not be conducted, and the J/Secure™ User shall use the card for shopping pursuant to the Debit Card Service Terms and Conditions . Even in the case of use of the card for shopping at a J/Secure™ Member Store, the authentication by the method prescribed in Articles 5 and 6 is not always conducted. Therefore, even ~~if a customer has completed~~ after completing J/Secure™ User Registration, ~~the customer shall, as~~ a J/Secure™ User, shall continue to be responsible for the safekeeping of card information with the care of a good manager pursuant to Article 5 of the Debit Card Service Terms and Conditions.

Article 10 (Cancellation of J/Secure™ User Registration)

~~1. A J/Secure™ User may cancel their J/Secure™ User Registration by filing an application by~~

1. A J/Secure™ User may cancel their J/Secure™ User Registration by filing an application by the method prescribed by JCB and the Company.

2. If a J/Secure™ User falls under any of the following cases, JCB and the Company may cancel the user's J/Secure™ User Registration or may suspend the user's use of the J/Secure™ service, without demand or notice:

- (1) where the user has cancelled or lost the membership for the card;
- (2) where the user has been deregistered for the use of the MyJCB Service;
- (3) where the user has violated any of the provisions of these Terms and Conditions;
- (4) where the user made a false statement when making J/Secure™ User Registration;
- (5) where JCB and the Company otherwise find the user to be inappropriate as a J/Secure™ User; or

~~the method prescribed by JCB and the Company.~~

21. If a J/Secure™ User falls under any of the following cases, JCB and the Company may cancel the user's J/Secure™ User Registration or may suspend the user's use of the J/Secure™ service, without demand or notice:

- (1) where the user has cancelled or lost the membership for the card;
- (2) where the user has been deregistered for the use of the MyJCB Service;
- (3) where the user has violated any of the provisions of these Terms and Conditions;
- (4) where the user made a false statement when making J/Secure™ User Registration;
- (5) where JCB and the Company otherwise find the user to be inappropriate as a J/Secure™ User; or
- (6) where the authentication method selected by the user is abolished pursuant to Article 5,

(6) where the authentication method selected by the user is abolished pursuant to Article 5, paragraph 4, but the user has not changed it to another authentication method by the date of abolition.

3. If a customer's J/Secure™ User Registration is cancelled or a customer's use of the service of J/Secure™ has been suspended pursuant to paragraph 1 or paragraph 2, the customer may not be able to use the card for shopping at a J/Secure™ Member Store, and the customer shall agree to this in advance.

(Revised on October 1, 2024)

paragraph 4, but the user has not changed it to another authentication method by the date of abolition.

3. If a customer's J/Secure™ User Registration is cancelled or a customer's use of the service of J/Secure™ has been suspended pursuant to the preceding paragraph ~~1 or paragraph 2~~, the customer may not be able to use the card for shopping at a J/Secure™ Member Store, and the customer shall agree to this in advance.

(Revised on July 22, 2026)