Seven Bank Banking Terms and Conditions（Excerpt）

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

Former provisions	New provisions
Article 3 (Seven Bank Account) 1. An Account shall be available for use in conducting any of the following types of transactions: (1) Ordinary deposit; (2) Time deposit; or (3) Other transactions or services prescribed by the Bank for which an agreement is separately entered into between the customer and the Bank. 2. Time deposits and other transactions or services prescribed by the Bank for which an agreement is separately entered into between the customer and the Bank may not be conducted without holding an ordinary deposit account. 3. The transactions for which an Account may be used shall be governed by these Terms and Conditions, as well as the terms and conditions established by the Bank for the relevant type of transaction or service. The details regarding the procedures to apply for such transactions and the method to be used for the direct banking service, ATM, the Bank App, etc. shall be posted on the Bank's website. 4. An Account shall be available for use only in the name of the	**Article 3 (Seven Bank Account)** 1. An Account shall be available for use in conducting any of the following types of transactions: (1) Ordinary deposit; (2) Time deposit; or (3) Other transactions or services prescribed by the Bank for which an agreement is separately entered into between the customer and the Bank. 2. Time deposits and other transactions or services prescribed by the Bank for which an agreement is separately entered into between the customer and the Bank may not be conducted without holding an ordinary deposit account. 3. The transactions for which an Account may be used shall be governed by these Terms and Conditions, as well as the terms and conditions established by the Bank for the relevant type of transaction or service. The details regarding the procedures to apply for such transactions and the method to be used for the direct banking service, ATM, the Bank App, etc. shall be posted on the Bank's website. 4. An Account shall be available for use only in the name of the

customer himself/herself. Only one Account may be used by each individual. 5. When an Account is opened for the customer, the Bank shall issue, and enable/allow the customer to use, a cash card that has a customer ID and confirmation number printed on the reverse side. If the customer has contracted for the debit card service, the Bank shall also issue, and enable/allow the customer to use, a direct banking service card that has a customer ID and confirmation number (hereinafter referred to as a “direct banking card,” and collectively with the cash card as a “cash card, etc.”). ((omission)) **Article 4 (Opening an Account)** 1. The customer may apply for the opening of an Account by any of the following methods in accordance with the procedures prescribed by the Bank whereby the customer shall confirm and agree to these Terms and Conditions and Other Rules and other matters specified by the Bank, and the customer’s Account shall be opened when the Bank receives and accepts such application: (1) filling in the application form with the necessary information or entering the necessary information on the application screen, and submitting the required document(s) and photo image(s) to the Bank	customer himself/herself. Only one Account may be used by each individual. 5. When an Account is opened for the customer, the Bank shall issue~~,~~ and enable/allow the customer to use~~,~~ a cash card ~~that has a customer ID and confirmation number printed on the reverse side~~. ~~If the customer has contracted for the debit card service, the Bank shall also issue, and enable/allow the customer to use, a direct banking service card that has a customer ID and confirmation number (hereinafter referred to as a “direct banking card,” and collectively with the cash card as a “cash card, etc.”).~~ ((omission)) **Article 4 (Opening an Account)** 1. The customer may apply for the opening of an Account by any of the following methods in accordance with the procedures prescribed by the Bank whereby the customer shall confirm and agree to these Terms and Conditions and Other Rules and other matters specified by the Bank, and the customer’s Account shall be opened when the Bank receives and accepts such application: (1) filling in the application form with the necessary information or entering the necessary information on the application screen, and submitting the required document(s) and photo image(s) to the Bank

(including the case of using 7iD information as auxiliary information); (2) entering the necessary information on the application screen, and sending the required photo image(s) and the IC chip data of the identification document(s) to the Bank; or (3) entering the necessary information on the application screen, and sending the data of the electronic signature certificate recorded in the IC chip on the individual number card to the Bank (including the case of using 7iD information as auxiliary information). 2. After the customer's Account is opened, the Bank shall send a cash card, etc. to the customer at his/her registered home address by means of postal mail in the manner prescribed by the Bank. 3. If the cash card, etc. sent by postal mail after the opening of the customer's Account fails to reach the customer due to an unidentified address or for any other reason, or if two years have elapsed since the opening of an Account without the customer even once depositing cash into the Account, the Bank shall be entitled to close the Account by its prescribed method at any time without notice to the customer. The Bank shall not be liable for any damage that may be incurred by the customer as a result of closing the Account as aforesaid. 4. The customer gives consent to Seven Bank to carry out the following items when the customer applies to open an account via the application screen and when the customer conducts transactions using Direct Banking Service or uses the Bank App after opening an	(including the case of using 7iD information as auxiliary information); (2) entering the necessary information on the application screen, and sending the required photo image(s) and the IC chip data of the identification document(s) to the Bank; or (3) entering the necessary information on the application screen, and sending the data of the electronic signature certificate recorded in the IC chip on the individual number card to the Bank (including the case of using 7iD information as auxiliary information). 2. After the customer's Account is opened, the Bank shall send a cash card~~, etc.~~ to the customer at his/her registered home address by means of postal mail in the manner prescribed by the Bank. 3. If the cash card~~, etc.~~ sent by postal mail after the opening of the customer's Account fails to reach the customer due to an unidentified address or for any other reason, or if two years have elapsed since the opening of an Account without the customer even once depositing cash into the Account, the Bank shall be entitled to close the Account by its prescribed method at any time without notice to the customer. The Bank shall not be liable for any damage that may be incurred by the customer as a result of closing the Account as aforesaid. 4. The customer gives consent to Seven Bank to carry out the following items when the customer applies to open an account via the application screen and when the customer conducts transactions using the direct banking service or uses the Bank App after opening

<table>
<tr><td>account.
(1) Seven Bank shall collect information (hereafter referred to as “device information”) related to the terminal used by the customer to conduct transactions in order to identify the corresponding terminal unit, including information such as browser name, screen resolution and user setting language.
(2) Seven Bank shall use the device information to detect unauthorized transactions and to investigate and review new services that help improve the integrity of transactions carried out on the internet, etc. Seven Bank shall disclose the device information to a third party so that the third party can use the information for said purposes.

((omission))

Article 6 (Initial Logon and Registration)
1. To commence transactions using the Bank App:
(1) The customer must conduct the initial registration according to the terms of use of the Bank
App.
2. To commence transactions using the direct banking service:
(1) Conduct the initial registration via the direct banking service
<1> The customer needs to be authenticated by the Bank App. In</td>
<td>an account.
(1) Seven Bank shall collect information (hereafter referred to as “device information”) related to the terminal used by the customer to conduct transactions in order to identify the corresponding terminal unit, including information such as browser name, screen resolution and user setting language.
(2) Seven Bank shall use the device information to detect unauthorized transactions and to investigate and review new services that help improve the integrity of transactions carried out on the internet, etc. Seven Bank shall disclose the device information to a third party so that the third party can use the information for said purposes.

((omission))

Article 6 (Initial ~~Logon and~~ Registration)
1. Initial registration for the Bank App
~~(1)~~ The customer must conduct the initial registration according to the terms of use of the Bank
App.
2. Initial registration for the direct banking service
~~(1)~~ After completing the initial registration for the Bank App, the customer must conduct the initial registration of the matters set below</td></tr>
</table>

addition, the customer must conduct the initial registration of the matters set forth below in the manner prescribed by the Bank at the time of initial registration. (i) Logon ID A logon ID is used to verify the customer's identity upon each logon to the direct banking service. A logon ID should not be identical to the ID used by the customer for any other service and should not contain the customer's name, birth date, or any other combination of letters/numbers that can be easily guessed by others. The customer will not be able to use any logon ID that is already in use by another person. (ii) Logon password A logon password is used to verify the customer's identity upon each logon and during the course of any transaction that falls under the types of transactions prescribed by the Bank. (iii) Direct banking transfer limit per day This limit is used as the upper limit on daily fund transfers executed through direct banking. This upper limit shall be set and registered by each customer on an individual basis within the range prescribed by the Bank. (iv) Email address and other items designated by the Bank The customer's registered email address is used when the Bank notifies the customer of the transaction results, any information on	in the manner prescribed by the Bank. ~~<1> The customer needs to be authenticated by the Bank App. In addition, the customer must conduct the initial registration of the matters set forth below in the manner prescribed by the Bank at the time of initial registration.~~ (i) Logon ID A logon ID is used to verify the customer's identity upon each logon to the direct banking service. A logon ID should not be identical to the ID used by the customer for any other service and should not contain the customer's name, birth date, or any other combination of letters/numbers that can be easily guessed by others. The customer will not be able to use any logon ID that is already in use by another person. (ii) Logon password A logon password is used to verify the customer's identity upon each logon and during the course of any transaction that falls under the types of transactions prescribed by the Bank. (iii) Direct banking transfer limit per day This limit is used as the upper limit on daily fund transfers executed through direct banking. This upper limit shall be set and registered by each customer on an individual basis within the range prescribed by the Bank. (iv) Email address and other items designated by the Bank

campaign advertising, or other matters. The customer can register his/her own opt-in and opt-out settings to choose the types of email messages to be received. (2) Conduct the initial registration using the Bank App <1> The customer must conduct the initial registration for the direct banking service accordingto the terms of use of the Bank App. 3. If the customer has not conducted the initial registration as set out in the preceding two paragraphs, the customer will not be able to use the automatic payment service or the direct banking service.	The customer's registered email address is used when the Bank notifies the customer of the transaction results, any information on campaign advertising, or other matters. The customer can register his/her own opt-in and opt-out settings to choose the types of email messages to be received. ~~(2) Conduct the initial registration using the Bank App~~ ~~<1> The customer must conduct the initial registration for the direct banking service accordingto the terms of use of the Bank App.~~ 3. If the customer has not conducted the initial registration as set out in the preceding two paragraphs, the customer will not be able to use ~~the automatic payment service or~~ the direct banking service.
((omission))	((omission))
Article 9 (Identity Verification during Logon) 1. The customer's identity shall be verified, while interacting with the Bank to use any service involving the customer's Account, generally in accordance with the following provisions. (1) As regards the direct banking service, the Bank shall verify the customer's identity by either of the following methods: <1> by checking, in the manner prescribed by the Bank, whether there is a match between the information that the customer has registered with the Bank and the information that the customer	Article 9 (Identity Verification during Logon) 1. The customer's identity shall be verified, while interacting with the Bank to use any service involving the customer's Account, generally in accordance with the following provisions. (1) As regards the direct banking service, the Bank shall verify the customer's identity by either of the following methods: <1> by checking, in the manner prescribed by the Bank, whether ~~there is a match between~~ the information that the customer has registered with the Bank and the information that the customer

entered into his/her Transaction Terminal in respect of the matters required to be confirmed for the relevant type of transaction, which shall be designated by the Bank and which shall consist of all or any/some of the following types of information: the customer ID, confirmation number, logon ID, logon password and cash card PIN (hereinafter collectively referred to as "Logon Information") and any information that the customer has submitted to the Bank, the transaction details, and other information belonging to the customer (hereinafter collectively referred to as "Customer Information");or <2> by checking, in the manner prescribed by the Bank, whether the customer has taken the steps to express his/her approval upon confirming that the actions taken by the customer on the service screen of the direct banking service match the contents displayed on the Bank App; in this case, in addition to the steps to express approval, the customer may be requested to confirm a match by inputting on the service screen of the direct banking service a one-time password displayed on the Bank App. (2) As regards ATM transactions, the Bank shall verify the customer's identity by either of the following methods: <1> confirming, by its prescribed method, whether the cash card being used by the customer at the relevant ATM is identical to the cash card that the Bank has provided to the customer and whether the cash card PIN that the customer entered into the ATM is identical to	entered into his/her Transaction Terminal match, with~~in~~ respect ~~of~~ to the matters required to be confirmed for the relevant type of transaction, which shall be designated by the Bank and which shall consist of all or any~~/some~~ of the following types of information: the ~~customer ID, confirmation number,~~ logon ID, logon password and cash card PIN (hereinafter collectively referred to as "Logon Information") and any information that the customer has submitted to the Bank, the transaction details, and other information belonging to the customer (hereinafter collectively referred to as "Customer Information");~~or~~ <2> by checking, in the manner prescribed by the Bank, whether the customer has taken the steps to express his/her approval upon confirming that the actions taken by the customer on the service screen of the direct banking service match the contents displayed on the Bank App; in this case, in addition to the steps to express approval, the customer may be requested to confirm a match by inputting on the service screen of the direct banking service a one-time password displayed on the Bank App~~.~~; or <3> by checking, in the manner prescribed by the Bank, whether the customer has called the phone number for authentication displayed on the screen of the direct banking service from their phone number registered with the Bank. (2) As regards ATM transactions, the Bank shall verify the customer's

the cash card PIN that the customer has registered with the Bank; <2> verifying the customer's identity in the manner set forth in the Smartphone ATM Terms and Conditions if the customer uses the Bank's prescribed smartphone application at the relevant ATM; or <3> verifying the customer's identity in the manner set forth in the FACE CASH (Facial Recognition Transaction Service) Terms and Conditions if the customer uses facial recognition at the relevant ATM. (3) In cases other than those set forth in Item (1) or (2), either of the following methods shall be applied, in each case as designated by the Bank: <1> the method where the Bank confirms, in the manner prescribed by the Bank, whether the date of birth, registered telephone number and cash card PIN that the customer entered into the telephone equipment match those that the customer has registered with the Bank; or <2> the method where the Bank confirms, in the manner prescribed by the Bank, whether the documents, certificates, or information designated by the Bank that the customer submitted or delivered to the Bank in the manner prescribed by the Bank match those that are registered with or recorded by the Bank. 2. The Bank shall not be liable for any damage that may be incurred by the customer due to any of the events set forth below or for any	identity by either of the following methods: <1> confirming, by its prescribed method, whether the cash card being used by the customer at the relevant ATM is identical to the cash card that the Bank has provided to the customer and whether the cash card PIN that the customer entered into the ATM is identical to the cash card PIN that the customer has registered with the Bank; <2> verifying the customer's identity in the manner set forth in the Smartphone ATM Terms and Conditions if the customer uses the Bank's prescribed smartphone application at the relevant ATM; or <3> verifying the customer's identity in the manner set forth in the FACE CASH (Facial Recognition Transaction Service) Terms and Conditions if the customer uses facial recognition at the relevant ATM. (3) In cases other than those set forth in Item (1) or (2), either of the following methods shall be applied, in each case as designated by the Bank: <1> the method where the Bank confirms, in the manner prescribed by the Bank, whether the date of birth, registered telephone number and cash card PIN that the customer entered into the telephone equipment match those that the customer has registered with the Bank; or <2> the method where the Bank confirms, in the manner prescribed by the Bank, whether the documents, certificates, or information

other reason, even in the case where a person other than the customer uses the service, insofar as the Bank has conducted the identity verification process by a reasonable mechanical method or by exercising reasonable care and has concluded that the relevant user is the customer himself/herself: (1) any fraudulent use or unauthorized use of any Logon Information, any Customer Information, or any transaction-related information; (2) any falsification, counterfeiting, fraudulent use, or unauthorized use of any personal computer, smartphone, cash card, etc., related documents or identification documents; (3) any false or incorrect statement or information contained in any Customer Information submitted to or registered with the Bank or any failure to submit or register the Customer Information in a timely manner; or (4) any wrongful transaction conducted in relation to any Customer Information. 3. Notwithstanding Article 9.2, the Cash Card Terms and Conditions separately established, as well as other relevant methods prescribed by the Bank, shall apply to withdrawals made with a forged or counterfeit cash card, etc. and withdrawals made with a stolen cash card, etc. by an unauthorized person. 4. In the case where a person makes an incorrect entry of any Logon Information beyond the acceptable number of times as designated by	designated by the Bank that the customer submitted or delivered to the Bank in the manner prescribed by the Bank match those that are registered with or recorded by the Bank. 2. The Bank shall not be liable for any damage that may be incurred by the customer due to any of the events set forth below or for any other reason, even in the case where a person other than the customer uses the service, insofar as the Bank has conducted the identity verification process by a reasonable mechanical method or by exercising reasonable care and has concluded that the relevant user is the customer himself/herself: (1) any fraudulent use or unauthorized use of any Logon Information, any Customer Information, or any transaction-related information; (2) any falsification, counterfeiting, fraudulent use, or unauthorized use of any personal computer, smartphone, cash card~~, etc.~~, related documents or identification documents; (3) any false or incorrect statement or information contained in any Customer Information submitted to or registered with the Bank or any failure to submit or register the Customer Information in a timely manner; or (4) any wrongful transaction conducted in relation to any Customer Information. 3. Notwithstanding Article 9.2, the Cash Card Terms and Conditions separately established, as well as other relevant methods prescribed by

the Bank or a person provides the wrong answer in response to any question regarding any Customer Information, the Bank may lock the Account to suspend the relevant transaction(s) in whole or in part. The Bank shall not be liable for any damage arising from such suspension. In such case, the customer shall be required to take the Company-prescribed procedures to remove the lock. ((omission)) **Article 10 (Management of Cash Card, etc. and Logon Information)** 1. Safekeeping of the cash card, etc. The cash card, etc. must be kept in such a manner so as to ensure that it will not be used by anyone other than the person whose name is printed on the face of the card. If there is any possibility of an unauthorized use of a cash card, etc. due to forgery, theft, loss or otherwise, the customer shall promptly notify the Bank to that effect. Upon receiving such notice, the Bank shall immediately take measures such as suspending withdrawals of deposits by the use of the relevant	the Bank, shall apply to withdrawals made with a forged or counterfeit cash card~~, etc.~~ and withdrawals made with a stolen cash card~~, etc.~~ by an unauthorized person. 4. In the case where a person makes an incorrect entry of any Logon Information beyond the acceptable number of times as designated by the Bank or a person provides the wrong answer in response to any question regarding any Customer Information, the Bank may lock the Account to suspend the relevant transaction(s) in whole or in part. The Bank shall not be liable for any damage arising from such suspension. In such case, the customer shall be required to take the Company-prescribed procedures to remove the lock. ((omission)) **Article 10 (Management of Cash Card~~, etc.~~ and Logon Information)** 1. Safekeeping of the cash card~~, etc.~~ The cash card~~, etc.~~ must be kept in such a manner so as to ensure that it will not be used by anyone other than the person whose name is printed on the face of the card. If there is any possibility of an unauthorized use of a cash card~~, etc.~~ due to forgery, theft, loss or otherwise, the customer shall promptly notify the Bank to that effect. Upon receiving such notice, the Bank shall immediately take measures such as suspending withdrawals of deposits by the use of the relevant

cash card, etc. 2. Safeguarding of the Logon Information (1) The Logon Information must be strictly protected at the customer's responsibility in such a manner so as to ensure that no third party may gain access to such information. If the customer's Logon Information is likely to have become known to a third party, the customer must promptly take the procedures prescribed by the Bank. The Bank shall not be liable for any damage that arises before the customer completes such procedures. (2) The customer shall avoid using as his/her cash card PIN, logon ID or logon password any date of birth, repeating numbers, telephone numbers, or any other combination of letters or number that can be easily guessed by others. The customer shall also change them from time to time in accordance with the procedures prescribed by the Bank in order to prevent them from becoming known to others. If the Bank deems that a cash card PIN, logon ID or logon password that the customer has registered corresponds to any of the risky combinations designated by the Bank, the Bank may restrict or suspend the transactions (to be) conducted through the relevant Account. In such cases, the customer must promptly change the cash card PIN, logon ID or logon password, as appropriate, to a new one that is less likely to be guessed by others and take other procedures as prescribed by the Bank. The Bank shall not be liable for any damage arising in relation	cash card~~, etc~~. 2. Safeguarding of the Logon Information (1) The Logon Information must be strictly protected at the customer's responsibility in such a manner so as to ensure that no third party may gain access to such information. If the customer's Logon Information is likely to have become known to a third party, the customer must promptly take the procedures prescribed by the Bank. The Bank shall not be liable for any damage that arises before the customer completes such procedures. (2) The customer shall avoid using as his/her cash card PIN, logon ID or logon password any date of birth, repeating numbers, telephone numbers, or any other combination of letters or number that can be easily guessed by others. The customer shall also change them from time to time in accordance with the procedures prescribed by the Bank in order to prevent them from becoming known to others. If the Bank deems that a cash card PIN, logon ID or logon password that the customer has registered corresponds to any of the risky combinations designated by the Bank, the Bank may restrict or suspend the transactions (to be) conducted through the relevant Account. In such cases, the customer must promptly change the cash card PIN, logon ID or logon password, as appropriate, to a new one that is less likely to be guessed by others and take other procedures as prescribed by the Bank. The Bank shall not be liable for any damage arising in relation

to this Item (2). (3) In the case where a person makes an incorrect entry of any cash card PIN, logon ID, logon password or confirmation number beyond the acceptable number of times as designated by the Bank, the Bank will lock the Account to restrict or suspend the transactions (to be) conducted through the relevant Account. In such case, the customer must take the procedure to remove the lock to reactivate the relevant Account. The Bank shall not be liable for any damage arising from the customer's failure of or delay in taking such reactivation procedure. (4) If the customer forgets his/her cash card PIN, logon ID or logon password, or a unique facial recognition passcode assigned by the Bank, the customer must immediately take the procedures prescribed by the Bank. The Bank shall not be liable for any damage that arises before the customer completes such procedures. (5) The personal computer and smartphone used by the customer must be strictly protected at the customer's responsibility in such a manner so as to ensure that they will not be subject to falsification, counterfeiting, fraudulent use, or unauthorized use by any third party. The Bank shall not be liable for any damage caused by any of these incidents. ((omission))	to this Item (2). (3) In the case where a person makes an incorrect entry of any cash card PIN,~~ logon ID,~~ or logon password or~~ confirmation number~~ beyond the acceptable number of times as designated by the Bank, the Bank will lock the Account to restrict or suspend the transactions (to be) conducted through the relevant Account. In such case, the customer must take the procedure to remove the lock to reactivate the relevant Account. The Bank shall not be liable for any damage arising from the customer's failure of or delay in taking such reactivation procedure. (4) If the customer forgets his/her cash card PIN, logon ID or logon password, or a unique facial recognition passcode assigned by the Bank, the customer must immediately take the procedures prescribed by the Bank. The Bank shall not be liable for any damage that arises before the customer completes such procedures. (5) The personal computer and smartphone used by the customer must be strictly protected at the customer's responsibility in such a manner so as to ensure that they will not be subject to falsification, counterfeiting, fraudulent use, or unauthorized use by any third party. The Bank shall not be liable for any damage caused by any of these incidents. ((omission))

Article 17 (Loss or Reissuance of Cash Cards, etc.) 1. If a cash card, etc. is forged, stolen or lost; if the customer ID or confirmation number printed on the reverse side of a cash card, etc. is fraudulently acquired by any other person; or in the event of other similar circumstances, the customer shall immediately notify the Bank to that effect in the manner prescribed by the Bank. The Bank shall not be liable for any damage arising from the customer's failure of or delay in giving such notice. 2. If the customer gives the notice set forth in Article 17.1, the Bank shall immediately invalidate the relevant cash card, etc. and suspend the transactions prescribed by the Bank, and the customer must promptly take the procedures for the reissuance of the relevant cash card in the manner prescribed by the Bank. In such cases, the Bank may withhold the process of reissuing a new cash card for a reasonable period of time or ask the customer to appoint a guarantor. 3. If the Bank reissues a cash card, etc., the customer shall pay the reissuance fee prescribed by the Bank. 4. If the customer wishes to use the reissued cash card, etc. for certain services prescribed by the Bank which require any information related to the cash card, etc. (including, without limitation, the direct banking service), the customer must take the procedures prescribed by the Bank. The customer shall handle the previous cash card, etc. in accordance with the instructions given by the Bank. The Bank shall	**Article 17 (Loss or Reissuance of Cash Card~~s, etc.~~)** 1. If a cash card~~, etc.~~ is forged, stolen or lost~~; if the customer ID or confirmation number printed on the reverse side of a cash card, etc. is fraudulently acquired by any other person; or in the event of other similar circumstances~~, the customer shall immediately notify the Bank to that effect in the manner prescribed by the Bank. The Bank shall not be liable for any damage arising from the customer's failure of or delay in giving such notice. 2. If the customer gives the notice set forth in Article 17.1, the Bank shall immediately invalidate the relevant cash card~~, etc.~~ and suspend the transactions prescribed by the Bank, and the customer must promptly take the procedures for the reissuance of the relevant cash card in the manner prescribed by the Bank. In such cases, the Bank may withhold the process of reissuing a new cash card for a reasonable period of time or ask the customer to appoint a guarantor. 3. If the Bank reissues a cash card~~, etc.~~, the customer shall pay the reissuance fee prescribed by the Bank. 4. If the customer wishes to use the reissued cash card~~, etc.~~ for certain services prescribed by the Bank ~~which~~ that require any information related to the cash card~~, etc. (including, without limitation, the direct banking service)~~, the customer must take the procedures prescribed by the Bank. The customer shall handle the previous cash card~~, etc.~~ in

not be liable for any damage arising from the customer's failure to follow these procedures or instructions. 5. Other matters concerning cash cards shall be governed by the Cash Card Terms and Conditions separate established. ((omission)) **Article 19 (Non-Assignment)** 1. The customer may not assign, pledge, create any other third-party right on, or allow any third party to use, his/her deposit, his/her contractual status under any deposit agreement, his/her cash card, etc. or any other right that he/she may have in relation to the transactions with the Bank. 2. In the case where the Bank approves the customer's creation of a pledge on any of the items set forth in Article 19.1 in recognition that there are circumstances under which such creation of a pledge would be unavoidable, the Bank shall grant such approval in the form prescribed by the Bank. ((omission)) **Article 22 (Termination of Account)**	accordance with the instructions given by the Bank. The Bank shall not be liable for any damage arising from the customer's failure to follow these procedures or instructions. 5. Other matters concerning cash card~~s~~ shall be governed by the Cash Card Terms and Conditions separate established. ((omission)) **Article 19 (Non-Assignment)** 1. The customer may not assign, pledge, create any other third-party right on, or allow any third party to use, his/her deposit, his/her contractual status under any deposit agreement, his/her cash card~~, etc.~~ or any other right that he/she may have in relation to the transactions with the Bank. 2. In the case where the Bank approves the customer's creation of a pledge on any of the items set forth in Article 19.1 in recognition that there are circumstances under which such creation of a pledge would be unavoidable, the Bank shall grant such approval in the form prescribed by the Bank. ((omission)) **Article 22 (Termination of Account)**

1. If the customer wishes to terminate his/her Account, the customer shall notify the Bank by its prescribed method. 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 some of the 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 if 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. (1) The customer fails to pay any fees or charges due and payable under these Terms and Conditions and other Rules. (2) Suspension of payment is declared or a petition for the commencement of bankruptcy (hasan) proceedings is filed. (3) There is an attachment, provisional attachment or temporary injunction, etc., on the account. (4) Inheritance is commenced. (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. (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.	1. If the customer wishes to terminate his/her Account, the customer shall notify the Bank by its prescribed method. 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 some of the 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 if 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. (1) The customer fails to pay any fees or charges due and payable under these Terms and Conditions and other Rules. (2) Suspension of payment is declared or a petition for the commencement of bankruptcy (hasan) proceedings is filed. (3) There is an attachment, provisional attachment or temporary injunction, etc., on the account. (4) Inheritance is commenced. (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. (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. (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. 3. If the customer falls under any one of the cases listed below, the Bank may make inquiries to the customer for verification or ask the customer to submit documents, while designating the reply deadline. If the customer fails to reply to or contact the Bank by the designated deadline without good reason, the Bank may terminate the Account or restrict or suspend all or part of transactions to be conducted under these Terms and Conditions. The customer shall also be deemed to have failed to reply to the Bank in cases where a written notice sent to the customer's registered	(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. (14) The restrictions on transactions, etc. are not lifted within one year after they were imposed under Article 18.4, items of Article 22.2, or Article 22.3 or 4, or for any other equivalent reasons. 3. If the customer falls under any one of the cases listed below, the Bank may make inquiries to the customer for verification or ask the customer to submit documents, while designating the reply deadline. If the customer fails to reply to or contact the Bank by the designated deadline without good reason, the Bank may terminate the Account or restrict or suspend all or part of transactions to be conducted under

address requesting the submission of identification documents is sent back to the Bank or where the Bank is unable to reach the customer at the registered telephone number. The Bank shall not be liable for any damage that may be incurred by the customer as a result of the relevant action taken by the Bank. (1) The Bank deems it necessary to take the action when or after the Account is opened. (2) The Bank needs to verify the customer's identity as required under laws and regulations or the Bank deems it necessary to take the action for other reasons when the customer uses any services through the Account. (3) The Bank deems it necessary to take the action in order to ensure proper management of the Customer Information and information on the details of the transactions conducted. (4) In addition to the cases listed in (1) to (3), the Bank deems it necessary to take the action based on laws and regulations or in light of the status of use of the Account by the customer. 4. The Bank may restrict all or part of transactions to be conducted by the customer under these Terms and Conditions such as deposits and withdrawals if, in light of the customer's reply to the Bank's inquiries for verification or its request for submission of documents referred to in the preceding paragraph, the details of the transactions conducted, the content of the explanation given by the customer or any other	these Terms and Conditions. The customer shall also be deemed to have failed to reply to the Bank in cases where a written notice sent to the customer's registered address requesting the submission of identification documents is sent back to the Bank or where the Bank is unable to reach the customer at the registered telephone number. The Bank shall not be liable for any damage that may be incurred by the customer as a result of the relevant action taken by the Bank. (1) The Bank deems it necessary to take the action when or after the Account is opened. (2) The Bank needs to verify the customer's identity as required under laws and regulations or the Bank deems it necessary to take the action for other reasons when the customer uses any services through the Account. (3) The Bank deems it necessary to take the action in order to ensure proper management of the Customer Information and information on the details of the transactions conducted. (4) In addition to the cases listed in (1) to (3), the Bank deems it necessary to take the action based on laws and regulations or in light of the status of use of the Account by the customer. 4. The Bank may restrict all or part of transactions to be conducted by the customer under these Terms and Conditions such as deposits and withdrawals if, in light of the customer's reply to the Bank's inquiries

circumstances, the Bank finds the risk of money laundering, terrorist financing, or violation of laws and regulations concerning economic sanctions or finds a valid reason to restrict all or part of transactions such as the risk of violation of these Terms and Conditions. 5. The Bank shall lift the restrictions on transactions set forth in the preceding two paragraphs if the Bank finds, based on the explanation given by the customer, that the valid reason to restrict all or part of transactions, including the risk of money laundering, terrorist financing or violation of laws and regulations concerning economic sanctions or the risk of violation of these Terms and Conditions, has been eliminated reasonably. 6. A customer who lives in Japan without Japanese nationality shall, at the Bank's request, notify the Bank of his/her status of residence and period of stay and other necessary matters by the method prescribed by the Bank. If the customer fails to notify the Bank of these matters by the designated deadline without good reason or when the period of stay expires, the Bank may restrict all of part of transactions to be conducted under these Terms and Conditions such as deposits and withdrawals, or may further terminate the Account if it deems it necessary. 7. If the Account of a customer is terminated, all of the services in use by the customer shall also be terminated. 8. If an account holder becomes a non-resident or is deemed a dual	for verification or its request for submission of documents referred to in the preceding paragraph, the details of the transactions conducted, the content of the explanation given by the customer or any other circumstances, the Bank finds the risk of money laundering, terrorist financing, or violation of laws and regulations concerning economic sanctions or finds a valid reason to restrict all or part of transactions such as the risk of violation of these Terms and Conditions. 5. The Bank shall lift the restrictions on transactions set forth in the preceding two paragraphs if the Bank finds, based on the explanation given by the customer, that the valid reason to restrict all or part of transactions, including the risk of money laundering, terrorist financing or violation of laws and regulations concerning economic sanctions or the risk of violation of these Terms and Conditions, has been eliminated reasonably. 6. A customer who lives in Japan without Japanese nationality shall, at the Bank's request, notify the Bank of his/her status of residence and period of stay and other necessary matters by the method prescribed by the Bank. If the customer fails to notify the Bank of these matters by the designated deadline without good reason or when the period of stay expires, the Bank may restrict all of part of transactions to be conducted under these Terms and Conditions such as deposits and withdrawals, or may further terminate the Account if it deems it necessary.

resident of Japan and another country, advance notice to the Bank is required prior to account closure. 9. If a balance remains after an Account is terminated, or if the customer requests that the restriction on any transaction be lifted, the customer shall notify the Bank by its prescribed method. In such cases, the Bank may ask the customer to submit necessary documents or appoint a guarantor within a reasonable period of time. 10. If there are any funds to be returned by the Bank to the customer as a result of termination of the customer's Account, the Bank shall transfer such funds to the account that the customer holds with the Bank or any other financial institution designated by the customer, or conduct a similar procedure, by which the Bank shall thereafter be released from any and all responsibilities to the customer. 11. Upon termination of the customer's Account, the customer's cash card, etc. shall be handled in accordance with the Bank's instructions. ((omission)) (Revised on August 24, 2026)	7. If the Account of a customer is terminated, all of the services in use by the customer shall also be terminated. 8. If an account holder becomes a non-resident or is deemed a dual resident of Japan and another country, advance notice to the Bank is required prior to account closure. 9. If a balance remains after an Account is terminated, or if the customer requests that the restriction on any transaction be lifted, the customer shall notify the Bank by its prescribed method. In such cases, the Bank may ask the customer to submit necessary documents or appoint a guarantor within a reasonable period of time. 10. If there are any funds to be returned by the Bank to the customer as a result of termination of the customer's Account, the Bank shall transfer such funds to the account that the customer holds with the Bank or any other financial institution designated by the customer, or conduct a similar procedure, by which the Bank shall thereafter be released from any and all responsibilities to the customer. 11. Upon termination of the customer's Account, the customer's cash card~~, etc.~~ shall be handled in accordance with the Bank's instructions. ((omission)) (Revised on August 24, 2026)