

## Service Outline for Seven Bank Account (Excerpt)

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

| Former provisions                                                                                                                                                                                                                                                                                            | New provisions                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Product/Service Description</b><br><b>Basic Products/ Services</b><br>Ordinary Deposit<br>Time Deposit<br>Direct Banking Service<br><br><b>Optional Products/ Services</b><br>Loan Service (card loan)<br>International Money Transfer Service<br>Point Service<br>Debit Card Service<br><br>((omission)) | <b>Product/Service Description</b><br><b>Basic Products/ Services</b><br>Ordinary Deposit<br>Time Deposit<br>Direct Banking Service<br><u>Apps</u><br><br><b>Optional Products/ Services</b><br>Loan Service (card loan)<br>Debit Card Service<br>International Money Transfer Service<br><u>Monthly Auto-Deposit Service</u><br><u>Automatic Payment Service</u><br><u>Online Payment Service</u><br><u>Account Linking Service</u><br>Point Service<br><br>((omission)) |

### **Direct Banking Service**

The following banking service is offered to customers holding a Seven Bank Account.

#### **■ Service Description**

##### **Internet Banking**

Through a PC, smartphone, or other terminal device, the following services can be accessed and used: online passbooks, domestic fund transfers, time deposits, loan service, international money transfers, the Point Service, and other customer service.

\* Internet banking may be unavailable through some types of devices or applications.

### **Direct Banking Service**

The following banking service is offered to customers holding a Seven Bank Account.

#### **■ Authentication methods**

##### **Internet Banking**

~~Through a PC, smartphone, or other terminal device, the following services can be accessed and used: online passbooks, domestic fund transfers, time deposits, loan service, international money transfers, the Point Service, and other customer service.~~

~~\* Internet banking may be unavailable through some types of devices or applications.~~

##### **App authentication**

The Bank verifies, in the manner prescribed thereby, whether the customer has confirmed that the operation they performed on the screen of the direct banking service matches what is displayed on the smartphone app provided by the Bank (hereinafter referred to as the “Bank App”) and has taken the approval step.

\* Depending on the type of transaction, in addition to taking the approval step, the Bank may request the customer to enter, on the screen of the direct banking service, a onetime password displayed on the Bank App, to confirm the match.

##### **Phone authentication**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Service Menu</b><br/>((omission))</p> <p><b>Domestic Fund Transfer</b><br/>Instant fund transfers, scheduled fund transfers, arrangement of automatic payments, and inquiries for awaiting fund transfers can be processed through Internet banking.<br/>* We accept requests and inquiries 24 hours a day.<br/>* You can transfer money up to the transfer limit you have set within the total transaction limit per day, i.e. 1 million yen (Customers who have set up app authentication: 10 million yen).</p> <p>((omission))</p> <p><b>Other Customer Service</b><br/>Internet banking allows customers to perform the operations listed below, among others.</p> | <p>The Bank verifies, in the manner prescribed thereby, 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.<br/>* This authentication method is available only if the customer has completed the registration for the direct banking service.</p> <p><b>Service Menu</b><br/>((omission))</p> <p><b>Domestic Fund Transfer</b><br/>Instant fund transfers, scheduled fund transfers, arrangement of automatic payments, and inquiries for awaiting fund transfers can be processed through Internet banking.<br/>* We accept requests and inquiries 24 hours a day.<br/>* You can set the transfer limit within the total transaction limit per day up to 10 million yen (customers can transfer money within the transfer limit they have registered, up to 10 million yen if they use app authentication or up to 500,000 yen if they use phone authentication).<br/>(*1)</p> <p>((omission))</p> <p><b>Other Customer Service</b><br/>Internet banking allows customers to perform the operations listed below, among others.</p> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

- Changing a logon ID
- Changing a logon password
- Registering an email address or changing the registered email address
- Opt-in and opt-out settings for notification mail
- Termination of the Paper Statement Mailing Service
- Application for switch to a Cash Card with Debit Card Service
- Changing a cash card PIN
- Resetting a cash card PIN
- Deactivation of a cash card
- Requesting reissue of a cash card
- Changing the direct banking transfer limit
- Setting the usage limits by banking method
- Changing the ATM withdrawal limit
- Changing the setting for early termination of time deposits requested through ATMs
- Changing the customer information
- Registering, changing and viewing the Point Service information
- Registering and changing the Monthly Auto-Deposit Service

((omission))

**Other Instructions**

- Changing a logon ID
- Changing a logon password
- Registering an email address or changing the registered email address
- Opt-in and opt-out settings for notification mail
- Termination of the Paper Statement Mailing Service
- Application for switch to a Cash Card with Debit Card Service
- Changing a cash card PIN
- Resetting a cash card PIN
- Deactivation of a cash card
- Requesting reissue of a cash card
- Changing the direct banking transfer limit
- ~~Setting the usage limits by banking method~~
- Changing the ATM withdrawal limit
- Changing the setting for early termination of time deposits requested through ATMs
- Changing the customer information
- Registering, changing and viewing the Point Service information
- Registering and changing the Monthly Auto-Deposit Service

((omission))

**Other Instructions**

- The email notice service provides notices concerning transaction details, etc. by email to the customer's registered email address.
- To register for the Direct Banking Service, you need to first set up the Seven Bank International Money Transfer App (a smartphone app).

How to set up the Seven Bank International Money Transfer App;

<https://www.sevenbank.co.jp/soukin/en/app/>

- To enroll in the direct banking service, registration of an email address is required. To perform direct banking, a customer is required to register a logon ID, logon password, customer ID, confirmation number, PIN, and other matters designated by the Bank.

- The customer ID and the confirmation number are printed on the reverse side of a cash card.

\* In the case of a Cash Card with Debit Card Service, the customer will be issued a Direct Banking Card on which a customer ID and a confirmation number are printed, together with a Cash Card with Debit Card Service.

- For security purposes, the logon password, confirmation number and PIN will be invalidated after the specified number of erroneous inputs.

- The Bank's direct banking service is protected by the sophisticated security system using SSL (Secure Socket Layer) communication based on at least TLS 1.2 encryption.

- The email notice service provides notices concerning transaction details, etc. by email to the customer's registered email address.

- To register for the direct banking service, you need to first set up the Seven Bank International Money Transfer App (a smartphone app).

How to set up the Seven Bank International Money Transfer App;

<https://www.sevenbank.co.jp/soukin/en/app/>

- To enroll in the direct banking service, registration of an email address is required. To perform direct banking, a customer is required to register a logon ID, logon password, ~~customer ID, confirmation number,~~ cash card PIN, and other matters designated by the Bank.

- ~~The customer ID and the confirmation number are printed on the reverse side of a cash card.~~

~~\* In the case of a Cash Card with Debit Card Service, the customer will be issued a Direct Banking Card on which a customer ID and a confirmation number are printed, together with a Cash Card with Debit Card Service.~~

- For security purposes, the logon password, ~~confirmation number~~ and cash card PIN will be invalidated after the specified number of erroneous inputs.

- The Bank's direct banking service is protected by the sophisticated security system using SSL (Secure Socket Layer) communication based on at least TLS 1.2 encryption.

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• The direct banking service is available in the operating environment prescribed by the Bank.</li> <li>* The recommended operating environment is described on the Bank's website.</li> <li>• A customer may at any time discontinue his/ her use of the direct banking service.</li> <li>* Certain procedures must be taken to register such discontinuation.</li> <li>• When a customer's Seven Bank Account is terminated, the direct banking service for this customer will also be deemed to have terminated.</li> <li>• All or part of the direct banking service may be unavailable for users accessing from outside Japan.</li> <li>• The direct banking service may be unavailable due to system maintenance, etc.</li> </ul> <p>((omission))</p> <p><b>Service Fees</b></p> <p><b>Statement of Account Fee</b></p> <p>[Postal mailing service] ¥220 per month (*1)</p> <p>[Reissue or additional issue] ¥1,100 for one monthly statement</p> <p>[Reissue or additional issue by Multifunction Copiers] ¥440 for one monthly statement (*2).</p> | <ul style="list-style-type: none"> <li>• The direct banking service is available in the operating environment prescribed by the Bank.</li> <li>* The recommended operating environment is described on the Bank's website.</li> <li>• A customer may at any time discontinue his/ her use of the direct banking service.</li> <li>* Certain procedures must be taken to register such discontinuation.</li> <li>• When a customer's Seven Bank Account is terminated, the direct banking service for this customer will also be deemed to have terminated.</li> <li>• All or part of the direct banking service may be unavailable for users accessing from outside Japan.</li> <li>• The direct banking service may be unavailable due to system maintenance, etc.</li> </ul> <p>((omission))</p> <p><b>Service Fees</b></p> <p><b>Statement of Account Fee</b></p> <p>[Postal mailing service] ¥220 per month (*2)</p> <p>[Reissue or additional issue] ¥1,100 for one monthly statement(*3)</p> <p>[Reissue or additional issue by Multifunction Copiers] ¥440 for one monthly statement (*4).</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Balance Certificate Issue Fee</b><br/> [Ad hoc issue]<br/> In Japanese: ¥1,100 per copy<br/> In English: ¥2,200 per copy<br/> [Ad hoc issue by Multifunction Copiers] ¥440 per copy (* 2 )<br/> [Non-standard issue] ¥2,200 per copy<br/> ((omission))</p> <p><b>Unused account management fee</b><br/> 1,320 yen per annum(*3)<br/> Accounts which will have not been in use for two years or more from the last transaction (deposit/withdrawal), except in the following cases:<br/> - the balance is 10,000 yen or more (including time deposits); or<br/> - the account is covered by a loan service agreement.</p> <p>((omission))</p> <p>*1 As of Sunday, October 17, 2021, we discontinued the acceptance of applications for the Paper Statement Mailing Service. If you currently use this service, you will continue to be able to use the</p> | <p><b>Balance Certificate Issue Fee</b><br/> [Ad hoc issue]<br/> In Japanese: ¥1,100 per copy<br/> In English: ¥2,200 per copy<br/> [Ad hoc issue by Multifunction Copiers] ¥440 per copy (*4)<br/> [Non-standard issue] ¥2,200 per copy<br/> ((omission))</p> <p><b>Unused account management fee</b><br/> ¥1,320 <del>yen</del> per annum(<del>*3</del>)<br/> Accounts which will have not been in use for two years or more from the last transaction (deposit/withdrawal), except in the following cases:<br/> - the balance is 10,000 yen or more (including time deposits); or<br/> - the account is covered by a loan service agreement.</p> <p><b>Time deposit accrued interest certificate</b><br/> ¥1,100 for up to 10 entries (*5)<br/> (plus ¥1,100 for additional 10 entries)</p> <p>((omission))</p> <p>*1 For customers using phone authentication, the Bank may lower their transfer limit at its discretion without giving prior notice to them.<br/> *2 As of Sunday, October 17, 2021, we discontinued the acceptance</p> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>service from Monday, October 18, 2021, onward.</p> <p>*2 With our "Certificate Receipt Service at Convenience Stores," you have the capability to generate transaction statements (for ordinary deposits) and balance certificates (for ordinary deposits, timed deposits, and card loans) using 7-Eleven's Multifunction Copiers. Importantly, please be aware that issuance fees are waived exclusively for balance certificates pertaining to card loans. To avail of this service, a prerequisite is to submit your application using the My Seven Bank App.</p> <p>*3 The first withdrawal of the unused account management fee will be made on or after June 1, 2025.</p> <p>(As of August 24, 2026)</p> | <p>of applications for the Paper Statement Mailing Service. If you currently use this service, you will continue to be able to use the service from Monday, October 18, 2021, onward.</p> <p>*3 ¥1,100 per statement for time deposits.</p> <p><del>*3 The first withdrawal of the unused account management fee will be made on or after June 1, 2025.</del></p> <p>*4 With our "Certificate Receipt Service at Convenience Stores," you have the capability to generate transaction statements (for ordinary deposits) and balance certificates (for ordinary deposits, timed deposits, and card loans) using 7-Eleven's Multifunction Copiers. Importantly, please be aware that issuance fees are waived exclusively for balance certificates pertaining to card loans. To avail of this service, a prerequisite is to submit your application using the My Seven Bank App.</p> <p>*5 (Example) ¥1,100 for up to 10 entries; ¥2,200 for 11 to 20 entries; ¥3,300 for 21 to 30 entries...</p> <p>(As of August 24, 2026)</p> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|