

Debit Service Outline (Excerpt)

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

Former provisions	New provisions
Annual Charge / Fees Reissuance Fee [In the case of loss or theft] 1,100 yen [Other than the above] None * When either of the Cash Card with Debit Card Service or the Direct Banking Card is reissued, the other card will also be reissued. ((omission)) Other Helpful Information . A customer entering into a Debit Card Service contract 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. . The details of the Debit Card Service, including the awarding of nanaco points, are subject to change without prior notice. (As of March 17,2026)	Annual Charge / Fees Reissuance Fee [In the case of loss or theft] 1,100 yen [Other than the above] None *When either of the Cash Card with Debit Card Service or the Direct Banking Card is reissued, the other card will also be reissued. ((omission)) Other Helpful Information .A customer entering into a Debit Card Service contract 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. .The details of the Debit Card Service, including the awarding of nanaco points, are subject to change without prior notice. (As of August 24, 2026)