Automatic Payment Service Terms and Conditions（Excerpt）

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

Former provisions	New provisions
Article 2 (Automatic Payments) 1. If the Bank receives a billing and account transfer statement sent by a receiving company, the Bank may debit the billed amount from the Japanese yen ordinary deposit in the relevant customer's Seven Bank Account (hereinafter referred to as the "Ordinary Deposit") and pay this amount to the receiving company without notice to the customer. In such a case, the Bank will withdraw the billed amount from the customer's Ordinary Deposit without having the customer take the withdrawal procedures, regardless of the Seven Bank Banking Terms and Conditions or the Ordinary Deposit Terms and Conditions. 2. If the amount billed by a receiving company exceeds the amount available for withdrawals from the Ordinary Deposit on the automatic payment date, the Bank shall refrain from debiting the amount billed.	Article 2 (Automatic Payments) 1. If the Bank receives a billing and account transfer statement sent by a receiving company, the Bank may debit the billed amount from the Japanese yen ordinary deposit in the relevant customer's Seven Bank Account (hereinafter referred to as the "Ordinary Deposit") and pay this amount to the receiving company without notice to the customer. In such a case, the Bank will withdraw the billed amount from the customer's Ordinary Deposit without having the customer take the withdrawal procedures, regardless of the Seven Bank Banking Terms and Conditions or the Ordinary Deposit Terms and Conditions. 2. If the amount billed by a receiving company exceeds the amount available for withdrawals from the Ordinary Deposit on the automatic payment date <u>designated in the billing and account transfer statement (hereinafter referred to as "insufficient balance")</u>, the Bank shall refrain from debiting the billed amount. <u>However, for some receiving companies, the Bank shall continue to attempt to debit the billed amount every business day during the period specified by the Bank until the issue of insufficient balance is resolved.</u>

3. If the customer number, etc. specified by a receiving company is revised at its discretion, the Service with the receiving company shall be continued based on the revised customer number, etc. thereafter. ((omission)) (Revised on September 15, 2022)	3. If the customer number, etc. specified by a receiving company is revised at its discretion, the Service with the receiving company shall be continued based on the revised customer number, etc. thereafter. ((omission)) (Revised on September 10, 2026)