

## Seven Bank Banking Terms and Conditions(Extract)

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

Former provisions	New provisions
<p>Article 2 (Transaction Methods)</p> <p>1. Transactions with the Bank shall be conducted by:</p> <p>(1) the method of using a personal computer capable of being connected to the Internet service designated by the Bank (for the purpose of this Item, the term “personal computer” shall be interpreted so as to include any smartphone, tablet computer, or other advanced terminal device which is available for Internet connection and browsing and which is equipped with an operating system and browser as designated by the Bank, and the same shall apply hereinafter);</p> <p>(2) the method of using an automatic teller machine (hereinafter referred to as an “ATM”) of the Bank or an ATM (including cash dispensers; the same shall apply hereinafter) of any financial institution having a business alliance with the Bank for cash depositing, payment, and fund transfer operations (hereinafter referred to as an “Alliance Partner”); or</p> <p>(3) any other method designated by the Bank</p> <p>~Omitted~</p> <p>4. The operating systems, browsers, and other environment requirements for the usage of the direct banking service shall be posted on the Bank’s website. While those environment requirements have been tested and confirmed for proper operation with the Bank’s Transaction Terminals, the Bank does not guarantee that the direct banking service will operate properly with any of the Transaction Terminals to be used by the customer.</p>	<p>Article 2 (Transaction Methods)</p> <p>1. Transactions with the Bank shall be conducted by:</p> <p>(1) the method of <u>displaying a screen on a browser</u> using a personal computer capable of being connected to the Internet service designated by the Bank (for the purpose of this Item, the term “personal computer” shall be interpreted so as to include any smartphone, tablet computer, or other advanced terminal device which is available for Internet connection and browsing and which is equipped with an operating system and browser as designated by the Bank, and the same shall apply hereinafter);</p> <p>(2) the method of using an automatic teller machine (hereinafter referred to as an “ATM”) of the Bank or an ATM (including cash dispensers; the same shall apply hereinafter) of any financial institution having a business alliance with the Bank for cash depositing, payment, and fund transfer operations (hereinafter referred to as an “Alliance Partner”); or</p> <p><u>(3) the method of downloading a smartphone app provided by the Bank (hereinafter referred to as the “Bank App”) into the customer’s smartphone; or</u></p> <p><u>(4)</u> any other method designated by the Bank</p> <p>~Omitted~</p> <p>4. The operating systems, browsers, and other environment requirements for the usage of the direct banking service <u>and the Bank App</u> shall be posted on the Bank’s website. While those environment requirements have been tested and confirmed for proper operation with the Bank’s Transaction Terminals, the Bank does not guarantee that the direct banking service will operate properly with any of the Transaction Terminals</p>

	to be used by the customer.
<p>Article 3 (Seven Bank Account)</p> <p>~Omitted~</p> <p>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 banking, etc. shall be posted on the Bank's website.</p> <p>~Omitted~</p>	<p>Article 3 (Seven Bank Account)</p> <p>~Omitted~</p> <p>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, <a href="#">the Bank App</a>, etc. shall be posted on the Bank's website.</p> <p>~Omitted~</p>
<p>Article 4 (Opening an Account)</p> <p>1. The customer may request the opening of an Account 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 then either deliver the necessary information to the Bank by inputting and uploading such information on the designated page(s) <u>of the Bank's website</u>, send the necessary information and photo image(s) to the Bank online by inputting and uploading such information and image(s) on the designated page(s) <u>of the Bank's website</u>, or prepare a written application by filling in the relevant form with the necessary information and submit the same to the Bank together with other required documents. The customer's Account shall be opened when the Bank receives and accepts such application.</p> <p>~Omitted~</p> <p>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 <u>on our website</u> and when the customer is conducting transactions using Direct Banking Service after opening an account.</p>	<p>Article 4 (Opening an Account)</p> <p>1. The customer may request the opening of an Account 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 then either deliver the necessary information to the Bank by inputting and uploading such information on the designated page(s), send the necessary information and photo image(s) to the Bank online by inputting and uploading such information and image(s) on the designated page(s), or prepare a written application by filling in the relevant form with the necessary information and submit the same to the Bank together with other required documents. The customer's Account shall be opened when the Bank receives and accepts such application.</p> <p>~Omitted~</p> <p>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 <u>conducts</u> transactions using Direct Banking Service <u>or uses the Bank App</u> after opening an account.</p>

<p>~Omitted~</p>	<p>~Omitted~</p>
<p>Article 6 (Initial Logon and Registration)</p> <p><u>1. In commencing transactions with the Bank, the customer must conduct the initial registration of the matters set forth below in the manner prescribed by the Bank from the “First Time Users Registration” screen for the direct banking service.</u></p> <p>~Omitted~</p> <p><u>2. If the customer has not conducted the initial registration as set out in Paragraph 1 above, the customer will not be able to use the automatic payment service or the direct banking service.</u></p>	<p>Article 6 (Initial Logon and Registration)</p> <p><u>1. In commencing transactions using the Bank App, the customer must conduct the initial registration according to the terms of use of the Bank App.</u></p> <p><u>2. In commencing transactions using the direct banking service, 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.</u></p> <p>~Omitted~</p> <p>3. If the customer has not conducted the initial registration as set out in <u>the preceding two paragraphs</u>, the customer will not be able to use the automatic payment service or the direct banking service</p>
<p>Article 7 (Direct Banking Service)</p> <p>1. Transaction application method</p> <p>~Omitted~</p> <p>(2) The customer shall be fully and solely responsible for securing the environment that will enable the normal operation of the terminal devices (such as personal computers, modems and other devices) to be used by the customer for the relevant transaction, and the Bank does not guarantee that the terminal devices used by the customer for his/her transactions with the Bank will operate normally. The Bank shall not be liable for any damage that may arise from the failure of such terminal device to operate normally.</p>	<p>Article 7 (Direct Banking Service)</p> <p>1. Transaction application method</p> <p>~Omitted~</p> <p>(2) The customer shall be fully and solely responsible for securing the environment that will enable the normal operation of the terminal devices (such as personal computers, modems, <u>smartphones</u> and other devices) to be used by the customer for the relevant transaction, and the Bank does not guarantee that the terminal devices used by the customer for his/her transactions with the Bank will operate normally. The Bank shall not be liable for any damage that may arise from the failure of such terminal device to operate normally.</p>
<p>Article 8 (ATM Transaction)</p> <p>1. The method to be applied to ATM transactions by use of a cash card shall be as set forth in the Cash Card Terms and Conditions.</p> <p>2. The method to be applied to <u>ATM transactions by use of the Bank's prescribed</u></p>	<p>Article 8 (ATM Transaction)</p> <p>1. The method to be applied to ATM transactions by use of a cash card shall be as set forth in the Cash Card Terms and Conditions.</p> <p>2. The method to be applied to <u>deposits, withdrawals and other ATM transactions by</u></p>

<p><u>smartphone application</u> shall be as set forth in the Smartphone ATM Terms and Conditions.</p>	<p><u>use of the Bank App</u> shall be as set forth in the Smartphone ATM Terms and Conditions.</p>
<p>Article 9 (Identity Verification during Logon)</p> <p>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.</p> <p>(1) As regards the direct banking service, the Bank shall verify the customer's identity in the manner prescribed by the Bank, by checking 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").</p> <p>~Omitted~</p> <p>2. The Bank shall not be liable for any damage that may be incurred by the customer</p>	<p>Article 9 (Identity Verification during Logon)</p> <p>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.</p> <p>(1) As regards the direct banking service, the Bank shall verify the customer's identity <u>by either of the following methods:</u></p> <p><u>&lt;1&gt; by checking, in the manner prescribed by the Bank,</u> 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");<u>or</u></p> <p><u>&lt;2&gt; 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.</u></p> <p>~Omitted~</p> <p>2. The Bank shall not be liable for any damage that may be incurred by the customer</p>

<p>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:</p> <p>(1) any fraudulent use or unauthorized use of any Logon Information, any Customer Information, or any transaction-related information;</p> <p>(2) any falsification, counterfeiting, fraudulent use, or unauthorized use of any cash card, etc. related documents or identification documents;</p> <p>~Omitted~</p>	<p>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:</p> <p>(1) any fraudulent use or unauthorized use of any Logon Information, any Customer Information, or any transaction-related information;</p> <p>(2) any falsification, counterfeiting, fraudulent use, or unauthorized use of any <u>personal computer, smartphone</u>, cash card, etc., related documents or identification documents;</p> <p>~Omitted~</p>
<p>Article 10 (Management of Cash Card, etc. and Logon Information)</p> <p>~Omitted~</p> <p>2. Safeguarding of the Logon Information</p> <p>~Omitted~</p> <p>—</p>	<p>Article 10 (Management of Cash Card, etc. and Logon Information)</p> <p>~Omitted~</p> <p>2. Safeguarding of the Logon Information</p> <p>~Omitted~</p> <p><u>(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.</u></p>
<p>Article 12 (Available Hours for Service)</p> <p>1. The direct banking service <u>and the Bank's ATMs</u> shall be available during the hours prescribed by the Bank. The Alliance Partners' ATMs shall be available during the hours prescribed by the respective Alliance Partner.</p>	<p>Article 12 (Available Hours for Service)</p> <p>1. The direct banking service, <u>the Bank's ATMs and the Bank App</u> shall be available during the hours prescribed by the Bank. The Alliance Partners' ATMs shall be available during the hours prescribed by the respective Alliance Partner.</p>
<p>Article 18 (Announcement, Notice, etc.)</p> <p>1. Notice to the customer shall be given by posting on the Bank's website, use of the</p>	<p>Article 18 (Announcement, Notice, etc.)</p> <p>1. Notice to the customer shall be given by posting on the Bank's website, use of the</p>

<p>email notice service whereby email messages are sent to the customer's registered email address, online notice available for viewing <u>on the direct banking or ATM banking screens</u>, delivery of written notice to the customer's registered home addresses or telephone communication.</p>	<p>email notice service whereby email messages are sent to the customer's registered email address, online notice available for viewing <u>on the screens of the direct banking service, ATMs and the Bank App</u>, delivery of written notice to the customer's registered home addresses or telephone communication.</p>
<p>Article 26 (Disclaimer)</p> <p>1. The Bank shall not be liable for any damage caused by, among others, any failure of or delay in cash depositing, withdrawals, fund transfers, or other transactions due to: ~Omitted~</p> <p>(6) Unavailability of all or part of the direct banking service for users who attempt to access the service from outside Japan based on the relevant country's laws or circumstances or on any other reason.</p> <p>(7) Any suspension of the use of the direct banking service, based on the judgment of the Bank that unauthorized access by a third party is suspected.</p> <p>(8) Any inability to use all or part of the direct banking service through the Internet service provider, IP address, etc. from which the Bank has blocked access, based on its judgment that they are likely to be used for unauthorized access. ~Omitted~</p> <p>3. In using the direct banking service, the customer shall be deemed to have accepted and agreed to using the direct banking service based on their understanding of the contents of security measures adopted by the Bank to ensure security for the customer as well as the contents of potential risks such as unauthorized use of the Logon Information or other incidents mentioned in these Terms and Conditions and other Rules. The Bank shall not be liable for any damage incurred by a customer due to wiretapping or other unauthorized use, regardless of the foregoing.</p>	<p>Article 26 (Disclaimer)</p> <p>1. The Bank shall not be liable for any damage caused by, among others, any failure of or delay in cash depositing, withdrawals, fund transfers, or other transactions due to: ~Omitted~</p> <p>(6) Unavailability of all or part of the direct banking service <u>and the Bank App</u> for users who attempt to access the service from outside Japan based on the relevant country's laws or circumstances or on any other reason.</p> <p>(7) Any suspension of the use of the direct banking service <u>and the Bank App</u>, based on the judgment of the Bank that unauthorized access by a third party is suspected.</p> <p>(8) Any inability to use all or part of the direct banking service <u>and the Bank App</u> through the Internet service provider, IP address, etc. from which the Bank has blocked access, based on its judgment that they are likely to be used for unauthorized access. ~Omitted~</p> <p>3. In using the direct banking service <u>and the Bank App</u>, the customer shall be deemed to have accepted and agreed to using the direct banking service <u>and the Bank App</u> based on their understanding of the contents of security measures adopted by the Bank to ensure security for the customer as well as the contents of potential risks such as unauthorized use of the Logon Information or other incidents mentioned in these Terms and Conditions and other Rules. The Bank shall not be liable for any damage incurred by a customer due to wiretapping or other unauthorized use, regardless of the foregoing.</p>