

Cash Card Terms and Conditions

Article 1 (Using the Card)

1. The customer may, by using the cash card (hereinafter referred to as the “Card”) that Seven Bank (hereinafter referred to as the “Bank”) provides to the customer in relation to the use of a Seven Bank Account (hereinafter referred to as the “Account”), conduct the following transactions (for details, please refer to the relevant page of the Bank’s website):

(1) depositing Japanese yen cash, withdrawing Japanese yen cash, transferring funds in Japanese yen, and making balance inquiries through an automatic teller machine (hereinafter referred to as the “ATM”) of the Bank or an ATM (including cash dispensers in the case of withdrawals; the same applies hereinafter) of any financial institution with which the Bank has formed an alliance for cash depositing, payment, and transfer services (hereinafter referred to as the “Alliance Partner”);

(2) issuing a code necessary for authentication (hereinafter referred to as the "Activation Code") using the Bank’s ATM; and

(3) other transactions prescribed by the Bank.

2. If the customer forgets his/her PIN, which is necessary when using a Card, the customer shall request the Bank to issue a new temporary PIN in accordance with the method prescribed by the Bank, the details of which are posted on the Bank’s website.

Article 2 (Depositing Cash through ATMs)

1. If the customer wishes to make a deposit into his/her Account through an ATM, the customer shall insert his/her Card into the ATM and then put the relevant amount of cash into the ATM in accordance with the steps explained on the ATM screens or by any other method prescribed by the Bank.

2. Items that can be deposited through an ATM shall be limited to the types of currency bills prescribed by the Bank or the relevant Alliance Partner. The number of bills that can be processed in each deposit through an ATM shall be limited to the number prescribed by the Bank or the relevant Alliance Partner. If the customer repeats large deposits at an ATM which are likely to exceed the capacity of the ATM and thereby hinder the operation of the ATM, the Bank may temporarily suspend deposits through this ATM.

3. The customer shall be charged certain fees prescribed by the Bank or the relevant Alliance Partner (hereinafter referred to as the “ATM Fees”) each time he/she makes a deposit through an ATM.

Article 3 (Withdrawals through ATMs)

1. If the customer wishes to make a withdrawal from his/her Account through an ATM, the customer shall insert his/her Card into the ATM and enter the customer’s PIN and the amount to be withdrawn in accordance with the steps explained on the ATM screens or by any other method prescribed by the Bank.

2. A withdrawal of funds requested by the customer through an ATM shall be processed only after it

is confirmed by the method prescribed by the Bank that the Card being used at the ATM matches the one that the Bank has issued to the customer and that the PIN entered into the ATM matches the registered PIN of the customer.

3. The maximum limit of the total amount that the customer may withdraw from ATMs (including ATMs of the Alliance Partners) on any single day shall be equivalent to the amount prescribed by the Bank; provided, however, that, if the customer determines and registers another amount (which must not exceed the Bank's prescribed amount) as his/her own daily withdrawal limit, such registered daily withdrawal limits shall apply to the customer. The Bank reserves the right to change the daily withdrawal limit without prior notice to the customer.

4. Each withdrawal through an ATM shall be made in units of the monetary amount prescribed by the Bank or the relevant Alliance Partner, and the amount that can be withdrawn in each attempt shall be set within the amount prescribed by the Bank or the relevant Alliance Partner.

5. When the customer attempts to make a withdrawal through an ATM, if the sum of the amount to be withdrawn and the amount of the ATM Fees to be charged under Paragraph 6 below exceeds the deposit balance, such withdrawals shall not be processed.

6. The customer shall be charged the ATM Fees prescribed by the Bank or the relevant Alliance Partner for each withdrawal through an ATM when the withdrawal is processed at the ATM.

Article 4 (Fund Transfers through ATMs)

1. If the customer wishes to transfer funds through an ATM, the customer shall insert his/her Card into an ATM and enter the customer's PIN, the amount to be transferred, the payee's account number, and other matters prescribed by the Bank in accordance with the steps explained on the ATM screens or any other method prescribed by the Bank. In such cases, the amount equivalent to the funds to be transferred shall be debited from the customer's ordinary deposit.

2. The maximum limit of the total amount of ATM transfers that the customer may conduct in any single day shall be equivalent to the amount prescribed by the Bank; provided, however, that, if the customer determines and registers another amount (which must not exceed the Bank's prescribed amount) as his/her own daily transfer limit, such registered daily transfer limit shall apply to the customer. The Bank reserves the right to change the daily transfer limit without prior notice to the customer.

3. The customer shall be charged the ATM Fees prescribed by the Bank or the relevant Alliance Partner for each fund transfer through an ATM when debit from the customer's bank account for the purpose of the fund transfer is processed at the ATM.

4. If the Bank is unable to achieve the transfer of funds to the payee's account in accordance with the request for fund transfer received from the customer as a result of the transferred amount being returned from the financial institution with which the payee's account is held, the Bank shall place such returned amount in the customer's Account, and the transfer fees shall not be returned to the customer. The Bank shall not be liable for any damage arising in relation to such processes. If any

funds are returned upon failure of transfer, the Bank shall notify the customer to that effect by sending an e-mail to his/her registered email address. The customer should check and confirm the results of each transfer by way of inquiry or by other methods.

5. Fund transfers through ATMs of any Alliance Partner shall be governed by the relevant Alliance Partner's applicable rules, in lieu of the Bank's Terms and Conditions for Transfers and other applicable rules.

Article 5 (Issuance of Activation Code at ATM)

1. When issuing an Activation Code using an ATM, the customer shall use an application prescribed by the Bank (hereinafter referred to as the "Bank App") that has been downloaded into the customer's smartphone.

2. The customer shall indicate an Activation Code at an ATM and scan the code using the Bank App by inserting a Card into the ATM and entering the customer's PIN in accordance with the steps explained on the screens of the Bank App and ATM or any other method prescribed by the Bank. After that, the customer shall complete the registration for use in accordance with the steps explained on the screen of the Bank App.

3. The indicated Activation Code is valid only once during the period prescribed by the Bank.

4. If the customer fails to scan the Activation Code beyond the acceptable number of times as designated by the Bank, the Bank shall suspend the issuance of an Activation Code. In such cases, the customer must take the procedures to remove the lock to issue the Activation Code.

5. The Bank shall refuse to issue an Activation Code if:

- (1) There are difficulties in issuing an Activation Code due to technical reasons or other reasons;
- (2) The customer is not equipped with a terminal device that satisfies the operating environment for the Bank App as prescribed by the Bank;
- (3) The customer does not allow the Bank App to access the camera;
- (4) The customer uses a family card, corporate card or deposit exclusive card; or
- (5) The Bank otherwise deems it inappropriate to issue an Activation Code.

Article 6 (Handling of Matters in Case of ATM Failure, etc.)

1. If the customer is unable to perform a transaction through an ATM due to power failure, system failure, or the like, the customer may make a deposit, withdrawal, or transfer at the service counter of the Bank's head office during its prescribed business hours. In such cases, the customer shall take the necessary procedures in the manner prescribed by the Bank. Such over-the-counter transactions cannot be performed at any service counters of the head office or branch office of any of the Alliance Partners.

2. The maximum amount that can be withdrawn or transferred pursuant to Paragraph 1 shall be the amount prescribed by the Bank for over-the-counter transactions in cases where ATMs are unavailable for service.

3. If the customer wishes to withdraw or transfer an amount exceeding the limit set forth in Article

3, Paragraph 3 or Article 4, Paragraph 2, the customer may make such withdrawals or transfers at the service counter of the Bank's head office during its prescribed business hours. In such cases, the customer shall take the necessary procedures in the manner prescribed by the Bank.

Article 7 (Management of the Card and PINs)

1. Safekeeping of the Card

The customer must keep his/her Card 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 Card due to forgery, theft, loss or otherwise, the customer shall promptly notify the Bank to that effect. Upon receiving such notice, the Bank will immediately take measures such as suspending withdrawals of deposits by the use of the relevant Card.

2. Safeguarding of the PIN

(1) The customer's PIN must be strictly protected at his/her responsibility in such a manner so as to ensure that no third party may gain access to such information. If the customer's PIN 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 PIN any date of birth, repeating numbers, telephone number, or any other combination of numbers that can be easily guessed by others. The customer shall also change his/her PIN from time to time in accordance with the procedures prescribed by the Bank in order to prevent it from being known to others. If the Bank determines that a PIN registered by the customer corresponds to any of the risky combinations designated by the Bank, the Bank may restrict or suspend transactions through the relevant Account. In such cases, the customer must promptly change the PIN to a new one that is less likely to be guessed by others and take other procedures 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 the PIN 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 cases, the customer must take the procedures 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 PIN, he/she 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.

Article 8 (Withdrawals by Use of Counterfeit Cards, etc.)

If a withdrawal is made by the use of a counterfeit or forged Card, such withdrawals shall not be binding upon the customer, except where such unauthorized use is caused by the customer's willful misconduct or where the Bank demonstrates that it has acted in good faith and without negligence

and the customer has been grossly negligent with respect to such withdrawals. In such cases, the customer shall submit documents prescribed by the Bank and cooperate in its investigation into the facts concerning management of the Card or registered PIN, the damages incurred by the customer, reports to the police, etc.

Article 9 (Withdrawals by Use of Stolen Cards, etc.)

1. If a withdrawal is made through the unauthorized use of a stolen Card, the customer may request the Bank to compensate for the damages arising from such withdrawal (including charges and interest), insofar as the customer has fulfilled all of the following conditions:

- (1) the customer gives notice to the Bank promptly after he/she becomes aware of the relevant theft;
- (2) the customer fully explains the relevant circumstances to the Bank in the course of cooperating in the Bank's investigation; and
- (3) the customer provides the Bank with evidence showing that the customer has filed a damage report with the police or otherwise demonstrates that the Card has been stolen.

2. If a request is made pursuant to Paragraph 1 above, the Bank shall, except where the relevant withdrawal is the result of the customer's willful misconduct, compensate for the amount of the damages (including charges and interest) caused by the withdrawal(s) made on or after the date which is 30 days (or more than 30 days, if and to the extent that the customer can demonstrate that he/she was unable to give prompt notice to the Bank due to unavoidable circumstances) prior to the date of the customer's notice to the Bank (hereinafter referred to as the "Compensation Amount"); provided, however, that the Bank shall merely be obligated to pay three-fourths (3/4) of the Compensation Amount in the event the Bank demonstrates that it has acted in good faith and without negligence and the customer has been negligent with respect to the withdrawal.

3. The provisions of Paragraphs 1 and 2 above shall not apply to cases where the notice referred to in Paragraph 1 is made after the lapse of two years following the date on which the theft of the Card occurred (or, if such dates are not known, the date of the first unauthorized withdrawal made with the stolen Card).

4. Notwithstanding the provisions of Paragraph 2, the Bank shall not compensate for any damage if the Bank demonstrates any one of the following items:

(1) the Bank has acted in good faith and without negligence with respect to the withdrawal and any of the following cases applies:

- <1> the Bank demonstrates that the customer was grossly negligent with respect to the withdrawal;
- <2> the stolen Card was used by the customer's spouse, any relative within the second degree, any relative or other person living with the customer, or any household employee (such as a housekeeper undertaking overall housework); or
- <3> the customer has made a false statement in any material respect in explaining to the Bank about the damage he/she incurred; or

(2) the Card was stolen in the confusion of, or in connection with, extreme social disorder such as wars

or riots.

Article 10 (Loss or Reissuance of Cards)

1. If a Card is forged, stolen or lost; if the customer ID or confirmation number printed on the reverse side of a Card 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 Paragraph 1 above, the Bank shall immediately invalidate the Card and suspend the transactions prescribed by the Bank, and the customer must promptly take the procedures for the reissuance of the Card in the manner prescribed by the Bank. In such cases, the Bank may withhold the process of reissuing a new Card for a reasonable period of time or ask the customer to appoint a guarantor.
3. If the Bank reissues a Card, the customer shall pay the reissuance fee prescribed by the Bank.
4. If the customer wishes to use the reissued Card for certain services prescribed by the Bank which require information pertaining to the Card (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 not be liable for any damage arising from the customer's failure to follow these procedures or instructions.

Article 11 (Issuance of Agent Card)

1. If the customer wishes to have his/her agent make any deposits, withdrawals, balance inquiries, or fund transfers through the customer's ordinary deposit at ATMs, the customer must notify the Bank in the manner prescribed by the Bank. In such cases, the Bank shall issue an agent Card, but only when the Bank deems such action to be appropriate.
2. If the Bank issues or reissues an agent Card, the customer shall pay the fees prescribed by the Bank.
3. Any notice by the Bank to a customer's agent shall be given, in principle, through the customer.
4. If the customer wishes to discontinue the use of an agent Card, the customer shall notify the Bank in the manner prescribed by the Bank. In addition, the customer shall shred or otherwise make unusable the agent Card and then dispose of the agent Card at his/her own responsibility.
5. These Terms and Conditions shall also apply to the use of an agent Card, save for Article 5 hereof.

Article 12 (Mistakes in making entries at ATMs)

The Bank shall not be liable for any damage arising from mistakes in the amount or other information entered in an ATM (including ATMs of Alliance Partners). Thus, the customer should be careful not to make any mistakes when entering information in ATMs.

Article 13 (Cancellation and Suspension of Cards, etc.)

1. When a customer terminates his/her Account, the customer's Card shall be treated in accordance with the Bank's instructions.

2. If the Bank deems that any use of a Card constitutes falsification, unauthorized use, or any other inappropriate use, the Bank may refuse to allow the customer to use the Card. In such cases, the customer shall return the Card to the Bank immediately upon request from the Bank.

3. The Bank may suspend the use of a Card in the following cases:

(1) when the customer breaches any provision hereof; or

(2) when the Bank deems that an unauthorized use of the Card may occur due to forgery, theft, loss, or for any other reason.

Article 14 (Mutatis Mutandis Application of Terms and Conditions)

Matters not set forth in these Terms and Conditions shall be governed by other applicable terms and conditions, rules, or regulations of the Bank.

Article 15 (Revision to Terms and Conditions)

1. The provisions of these Terms and Conditions and other conditions may be revised by posting the revision on the Bank's website or announcing it by any other appropriate method if there is any change in the financial conditions or any other due cause.

2. The revision referred to in the preceding paragraph shall apply from the date of commencement of application determined at the time of its announcement.

(Revised on February 20, 2023)

* The above is an English translation of the Japanese version, and has been prepared merely for the customer's convenience. If there is any inconsistency between the two, the Japanese version shall prevail.