

## Point Service Terms and Conditions

If the customer uses the point service set forth in Article 1, he/she shall be deemed to have confirmed and agreed to the applicable rules prescribed by the partner companies of Seven Bank (hereinafter referred to as the “Bank”) acting as the point issuers under this service.

### Article 1 (Point Service)

1. The point service (hereinafter referred to as the “Service”) is a service whereby reward points issued by certain partner companies of the Bank (hereinafter referred to as the “Point Issuers”) are granted by the Bank to the customer upon the fulfillment of certain criteria (including the types of eligible transactions, number of transactions, and transaction values; hereinafter referred to as the “Point Earning Criteria”) that have been determined for the relevant transactional relationship between the Bank and the customer.
2. The Service shall be available to individual customers using a Seven Bank Account (hereinafter referred to as the “Account”), and as a general rule, having a membership number given by a Point Issuer for which a registration has been made in the name that is identical to the account name of the Account.
3. The Point Earning Criteria, the names of the Point Issuers, the maximum number of points to be granted, and other conditions shall be posted on the Bank’s website.
4. In using the Service, the customer may register one membership number for each Account.

### Article 2 (Commencement or Suspension of the Use of the Service)

If the customer wishes to commence or suspend the use of the Service, the customer shall take the procedures prescribed by the Bank through the direct banking service.

### Article 3 (Grant, etc. of Points)

1. The Bank shall grant points to the customer based on his/her membership number given by the Point Issuer, for which registration has been made with the Bank, as of the time prescribed by the Bank. If such a membership number, etc. is changed or canceled during the period from the time prescribed by the Bank until the time at which the points accrued are actually granted, the points shall become invalid.
2. If the customer satisfies the Point Earning Criteria during a period prescribed by the Bank, the relevant Point Issuer shall grant the relevant points to the customer on the date which is designated by the Bank.
3. Under the Service, the granting or cancellation of points shall not be triggered by any request by the customer.
4. The Bank shall make the final decision on whether to grant points or not, the number of points to be granted, and other matters concerning points.
5. In the case where the customer’s membership number, etc. is changed, if the customer fails to take

the procedure to change the relevant matters registered with the Bank by the time prescribed by the Bank, points may not be granted to the customer for that month.

6. If points are not granted to the membership number given by the Point Issuer as registered by the customer due to the invalidity of such membership number (including cases where the membership number becomes invalid after registration) or for any other reason, the Bank may cancel such points, in which case, the Bank shall have no obligation to give prior or subsequent notice to the customer.

7. The Bank shall not transfer or otherwise adjust accrued or unaccrued points for any reason whatsoever, including such a case where points are mistakenly granted to another customer as a result of the customer's registration of an incorrect membership number.

8. If the customer wishes to make any inquiry on the grant of points, he/she must take the procedure prescribed by the Bank through the direct banking service within three months from the date of the relevant grant of points, and the Bank shall not respond to any inquiries made in any other manner.

#### Article 4 (Suspension of Use of the Service Invoked by the Bank)

1. If the customer falls under any one of the following items, the Bank may suspend the customer's use of the Service or cancel the grant of points to the customer, in which case, the Bank shall have no obligation to give prior or subsequent notice to the customer:

- (1) the customer is likely to use, or cause a third party to use, the Service in a wrongful manner; or
- (2) the customer otherwise violates any applicable laws or regulations, or breaches these Terms and Conditions or any other rules or provisions set forth by the Bank.

2. Even if the customer is adversely affected (including any non-grant of points) as a result of the Bank's act of suspending the customer's use of the Service or cancelling any accrued points pursuant to Paragraph 1, the Bank shall not be held liable in any way whatsoever for any damage or loss arising in relation thereto and shall have no obligation to disclose to the customer the reason for taking such act.

#### Article 5 (Handling of Personal Information)

The Bank shall provide the following information to the Point Issuers for the purpose of enabling them to verify the customer's membership number in issuing points. Information to be provided: the membership number given by the Point Issuer to the customer (as registered with the Bank), the number of points that the Bank is requesting the Point Issuer to issue, and the numbers or codes for processing the data necessary to operate the Service.

#### Article 6 (Non-Assignment)

The customer shall not transfer, pledge, lease, or otherwise dispose of any of his/her rights concerning the Service, including the points issued to him/her by the Point Issuers, to or for any third party.

#### Article 7 (Effect of Termination of Account)

If the customer terminates his/her Seven Bank Account, the Bank shall stop providing the Service to the customer by taking the procedures prescribed by the Bank.

#### Article 8 (Change or Termination of Service)

The Service may be changed or terminated at the sole discretion of the Bank. In such case, the Bank shall announce such change or termination on the Bank's website, but shall not be obligated to give any individual notice to the customer in advance.

Article 9 (Disclaimer)

The Bank and Point Issuers shall not be held liable in any way for any damage that the customer may incur in relation to the Service.

Article 10 (Mutatis Mutandis Application of Terms and Conditions)

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

Article 11 (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 17, 2020)

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