

Terms and Conditions for Commercial Card Membership

Revision Contents

Revision with effect from 4/1/2022

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
1	7	1	7	7. The Corporate Card issued to a Cardholder by Trust Club and the Card Information relating to this card (the Cardholder name, card number, and valid term of the card on the front of the card , the personal identification number, and the security code on the back of the card) are together referred to as a "Card."	7. The Corporate Card issued to a Cardholder by Trust Club and the Card Information relating to this card (the Cardholder name, card number, and valid term of the card stated on the card , the personal identification number, and the security code on the back of the card) are together referred to as a "Card."
3	2	3	2	2. Upon a Card being lent by Trust Club, a Cardholder shall immediately sign his/her own name in the designated place for signature on the Card after checking that the name stated on the face of the Card is that of his/her own. The Card may not be used by anybody other than the Cardholder who has signed his/her own name in the designated place for signature on the Card.	2. Once a Card is lent by Trust Club, a Cardholder shall immediately sign his/her own name in the designated place for signature on the Card after checking that the name on the Card is his/her own. The Card may not be used by anyone other than the Cardholder who has signed his/her name in the designated place for signature on the Card.
3	3	3	3	3.A Cardholder shall use and keep custody of his/her Card with the care of a good manager so that the Card is not used by any other person and shall agree in advance that particular acts such as the following can be the card management breach of duty: (1) the Card shall not be kept at any location where there is a risk that the Card will be stolen or there will be unauthorized use by a third party; (2) the Card shall not be presented or used in case it is difficult to make accurate judgment under any circumstance caused by alcohol consumption, etc.; (3) a Member shall not send any reply to an e-mail from strangers or enter his/her card information actively when accessing the website, etc. for the first time; and (4) the management of the Card shall not be left to third parties (including family members; the same shall apply hereunder) regardless of the reasons.	3. A Cardholder shall use and keep custody of his/her Card with the care of a good manager to prevent anyone other than the Cardholder from using the Card. In particular, a Cardholder shall agree in advance that acts such as the following may constitute the card management breach of duty: (1) to leave the Card at any location at risk for theft or unauthorized use by a third party; (2) to present or use the Card when the Cardholders are in a state that makes it difficult for him/her to make sound judgment due to alcohol consumption, etc.; (3) to reply to an e-mail or a SMS message from a stranger or respond via social media such as social network services, etc. or voluntarily enter his/her Card Information, etc. when accessing an unknown website, etc.; or (4) to delegate the custody management of the Card to a third party (including members of the family; same applies hereinafter), regardless of the reasons.
3	7	3	7	7. If Trust Club suspects an unauthorized use by a third party or possibility thereof with respect to any Card, Trust Club shall immediately suspend the use or invalidate the Card without prior notice to a Member and issue a replacement. A Member shall agree to the foregoing in advance. In this case, the relevant Member shall cooperate with any investigation that Trust Club may conduct in relation to the damage from the unauthorized use.	7. If Trust Club suspects an unauthorized use by a third party or possibility thereof with respect to any Card, Trust Club shall immediately suspend the use or invalidate the Card without prior notice to a Member and issue a replacement. A Member shall agree to the foregoing in advance. In this case, the relevant Member shall cooperate with any investigation that Trust Club may conduct in relation to the damage from the unauthorized use. Furthermore, if the Cardholder wishes to use the Card again after being withheld or declined as a result of the above measures, the Cardholder shall perform the operation to use the Card again.
30	1	30	1	1. A Cardholder may purchase goods or receive services by presenting his/her Card at a Service Establishment and signing a designated sales voucher in the same manner as on the back of his/her Card. However, at Service Establishments	1. A Cardholder may purchase goods or receive services by presenting his/her Card to a Service Establishment and entering his/her PIN into the designated credit card terminal or having the credit card terminal read his/her Card, or by

				<p><u>with credit card terminals. Cardholders may be requested to comply with the procedures prescribed for such terminals. For mail-order purchases or other circumstances especially approved by Trust Club, the presentation of Cards may be omitted, and instead, any other manner prescribed by Trust Club including but not limited to the signing of order sheets may be required. At the Service Establishments that Trust Club deems appropriate (including Service Establishments conducting transactions including but not limited to online transactions on the Internet or by other similar means), Cardholders may purchase goods or receive services in a manner that Trust Club deems appropriate including but not limited to the entry of their PIN into the credit card terminals without or instead of the signing on sales vouchers.</u></p>	<p><u>providing his/her signature identical to the signature on the back of the Card on the designated sales voucher, etc.</u></p> <p><u>However, if the credit card terminal is out of service, or if Trust Club designates another method as appropriate, Cardholders may be asked to use the Card using the different method.</u></p>
30	2	30	2	<p>2. <u>In case of IC Card use at Service Establishments designated by Trust Club, Cardholder may make the entry of their PIN into the credit card terminals instead of signing on sales vouchers. However, at Service Establishments with a broken credit card terminal or other methods especially approved by Trust Club is available, Cardholder may be asked to proceed with another payment method.</u></p>	<p>2. <u>Notwithstanding the preceding paragraph, for mail-order purchases, etc. or at some Service Establishments that Trust Club deems appropriate, a Cardholder may purchase goods or receive services by notifying his/her Card Information, etc. without presenting his/her Card. When a Cardholder uses his/her Card by using such method, he/she may be required by a Service Establishment to use the Cardholder authentication service or other method designated by the Service Establishment. In such a case, the Cardholder shall use the Card in accordance with the relevant method.</u></p>
30	4	30	4	<p>4. If Trust Club considers that a Cardholder's Card is likely to be used in a fraudulent manner by a third party, Trust Club may withhold or decline <u>the use of the Card through the relevant credit card terminal and approve the use upon inquiry from the relevant Service Establishment or Company Contracted with Service Establishment.</u> Cardholders agree in advance that Trust Club may follow the prescribed procedures for identification in such circumstances.</p>	<p>4. If Trust Club considers that a Cardholder's Card is likely to be used in a fraudulent manner by a third party, Trust Club may withhold or decline <u>the use of the Card and approve the use upon inquiry from the relevant Service Establishment or Company Contracted with Service Establishment.</u> Cardholders agree in advance that Trust Club may follow the prescribed procedures for identification in such circumstances.</p> <p><u>Furthermore, if a Cardholder wishes to use the Card again after being withheld or declined as a result of the above measures, the Cardholder shall perform the operation to use the Card again.</u></p>

Consent Clause and Important Matters Regarding Handling of Personal Information

■Revision Contents

Revision with effect from 4/1/2022

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
1	3	1	3	<p>3. Members, etc. consent to the use by the following companies with which Trust Club is partnered (the "Joint User Companies"), upon taking necessary protection measures, of the Personal Information listed in Article 1.1(1)-(3) and (5) for the following purposes:</p> <p>Sumitomo Mitsui Trust Holdings, Inc. and its consolidated</p>	<p>3.Members, etc. consent to the use by the following companies with which Trust Club is partnered (the "Joint User Companies"), upon taking necessary protection measures, of the Personal Information listed in Article 1.1(1)-(3) and (5) for the following purposes:</p> <p>Sumitomo Mitsui Trust Holdings, Inc. and its consolidated</p>

			<p>subsidiaries and equity method affiliated companies stated in its annual securities report, etc. (we will handle the information in compliance with the Financial Instruments and Exchange Act and related statutes where such shared use is restricted by law).</p> <p>Purposes:</p> <ol style="list-style-type: none"> (1) acceptance of applications / consultations for financial products, trust products and services of the Joint User Companies; (2) matters including but not limited to the identification of Members, etc., pursuant to the Act on Prevention of Transfer of Criminal Proceeds and confirmation of eligibility for financial products, trust products and services; (3) research and development of financial products, trust products and services by measures including but not limited to market research, data analysis and questionnaires; (4) various proposals concerning financial products, trust products and services including but not limited to the dispatch of direct mails, telephone or e-mails; and (5) assessment of risks as a necessary part of business management for the Joint User Companies. 	<p>subsidiaries and equity method affiliated companies stated in its annual securities report, etc. (we will handle the information in compliance with the Financial Instruments and Exchange Act and related laws and regulations if such shared use is restricted thereby).</p> <p><u>Name of person responsible for controlling personal data:</u> <u>Sumitomo Mitsui Trust Holdings, Inc.</u> <u>* Please refer to its website (https://www.smth.jp/) for the details of its address and legal representative, etc.</u></p> <p>Purposes:</p> <ol style="list-style-type: none"> (1) acceptance of applications / consultations for financial products, trust products and services of the Joint User Companies; (2) matters including but not limited to the identification of Members, etc., pursuant to the Act on Prevention of Transfer of Criminal Proceeds and confirmation of eligibility for financial products, trust products and services; (3) research and development of financial products, trust products and services by measures including but not limited to market research, data analysis and questionnaires; (4) various proposals concerning financial products, trust products and services including but not limited to the dispatch of direct mails, telephone or e-mails; and (5) assessment of risks as a necessary part of business management for the Joint User Companies. 	
1	4	1	4	<p>4. Members, etc. agree to the use by the following Allied Companies of Trust Club (the "Citi Joint User Company"), upon taking necessary protection measures, of the Personal Information listed in items set forth from (1) (2) (3) and (5) in Article 1.1 for the following purposes:</p> <p>Allied Companies:</p> <p>Citibank, N.A., Tokyo Branch (Otemachi Park Building, 1-1-1 Otemachi, Chiyoda-ku, Tokyo, 100-8132, Telephone: 03-6776-5000, https://www.citigroup.jp/jp/about/cbna-tokyo/index.html)</p> <p>Citigroup Inc. and its consolidated subsidiaries identified in its public financial statements (Exhibit 21.01 of Form 10-K, available at the website of the U.S. Securities and Exchange Commission (https://www.sec.gov/))</p> <p>Purposes:</p> <ol style="list-style-type: none"> (1) coordination for provision and smooth operation of various financial products including Commercial Card; and (2) verification at times of transactions, etc., pursuant to the Act on Prevention of Transfer of Criminal Proceeds, confirmation of eligibility for financial products and services, other compliance with applicable laws and regulations, and risk management; and (3) various proposals toward a Corporation concerning financial products and services (including but not limited to the dispatch of direct mails or phone calls to a Corporation), research and development of financial products and services (by measures including but not 	<p>4. Members, etc. agree to the use by the following Allied Companies of Trust Club (the "Citi Joint User Companies"), upon taking necessary protection measures, of the Personal Information listed in items set forth in Article 1.1(1)-(3) and (5) for the following purposes:</p> <p><u>(The Citi Joint User Companies)</u> <u>Citibank, N.A., Tokyo Branch, Citigroup Inc. and its consolidated subsidiaries identified in its public financial statements (Exhibit 21.01 of Form 10-K, available at the website of the U.S. Securities and Exchange Commission (https://www.sec.gov/))</u> <u>Name of person responsible for controlling personal data:</u> <u>Citibank, N.A., Tokyo Branch (Otemachi Park Building, 1-1-1 Otemachi, Chiyoda-ku, Tokyo, 100-8132, Telephone: 03-6776-5000, https://www.citigroup.jp/jp/about/cbna-tokyo/index.html)</u> <u>Lee Robert Waite, Representative in Japan, Branch Manager & CEO</u></p> <p>Purposes:</p> <ol style="list-style-type: none"> (1) coordination for provision and smooth operation of various financial products and services including Commercial Card; and (2) verification at times of transactions, etc., pursuant to the Act on Prevention of Transfer of Criminal Proceeds, confirmation of eligibility for financial products and services, other compliance with applicable laws and regulations, and risk management; and (3) various proposals toward a Corporation concerning

				limited to market research, data analysis and questionnaires to a Corporation), and coordination thereof.	financial products and services (including but not limited to the dispatch of direct mails, telephone or e-mails to a Corporation), research and development of financial products and services (by measures including but not limited to market research, data analysis and questionnaires to a Corporation), and coordination thereof.
2	1	2	1	1. A Member, etc. may request Trust Club, the Joint User Company and the Citi Joint User Company (Collectively, the "Joint User Companies") to disclose the Personal Information concerning himself/ herself pursuant to the provisions of the Act on the Protection of Personal Information. Such requests for disclosure to Trust Club and the Joint User Companies should be made to the Customer Service at the end. The procedures for such a request are available on Trust Club's website, etc.	1. Members, etc. may request Trust Club, the Joint User Companies and the Citi Joint User Companies to disclose the Personal Information concerning himself/ herself pursuant to the provisions of the Act on the Protection of Personal Information. <u>However, a disclosure request procedure addressed to Trust Club, the Joint User Companies or the Citi Joint User Companies shall be made in accordance with the provisions of "About Disclosure Request Procedures for Retained Personal Data" at the following website of ours.</u> <u>TRUST CLUB Card https://www.sumitclub.jp/ja/privacy/law.html</u>

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