

Terms and Conditions for Diners Club Card/TRUST CLUB Card Membership

■Revision Contents

Revision with effect from 4/1/2025

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
-	-	8	8	New	When a Principal Member registers his/her card information in an online site for Members that is provided by a Merchant and the correct ID and password are used to login to that site, then the service shall be deemed to have been used by a rightful user and the Principal Member shall bear the service charge.
-	-	20	7	New	If Trust Club considers that a Member is not properly managing his/her Card (card number) because the Member has requested that Trust Club reissue his/her Card more frequently than the socially acceptable frequency during the period set by Trust Club, then his/her Card may not be reissued.
		28	4	If Trust Club considers that Members' Card is in threat of unauthorized use by a third party, Trust Club may withhold or deny the use of the Card and approve the use upon inquiry from the relevant Merchant or Company contracted with merchants. Members consent in advance to the prescribed procedures for identification in such circumstances by Trust Club. Furthermore, if a Member wishes to use the Card again after its use has been withheld or denied as a result of the above measures, the Member shall perform the operation <u>to use</u> the Card again.	If Trust Club considers that a Member's Card is in threat of unauthorized use by a third party, Trust Club may, <u>without prior notice to the Member</u> , withhold or deny the use of the Card and approve the use upon inquiry from the relevant Merchant or Company contracted with merchants. Members consent in advance to the prescribed procedures for identification in such circumstances by Trust Club. Furthermore, if a Member wishes to use the Card again after its use has been withheld or denied as a result of the above measures, the Member shall perform the operation <u>required to use</u> the Card again.

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■Appendix for TRUST CLUB Card 【Cash Advance Service and Card Loan】 Revision with effect from 4/1/2025

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
2	2	-	-	※ For the fixed amount plan and the variable amount plan, if the principal payment is less than 1.00% of the outstanding balance, 1.00% of the outstanding balance shall be a principal payment. (Example: If the outstanding balance under the fixed payment plan with a monthly principal payment of ¥20,000 is ¥2,400,000, then the amount of principal payment would be ¥24,000, which is 1.00% of ¥2,400,000.) <u>For the TRUST CLUB Platinum Mastercard, if the principal payment is less than 3.00% of the outstanding balance, 3.00% of the outstanding balance shall be the principal payment. (Example: If the outstanding balance under the fixed payment plan with a monthly principal payment of ¥20,000 is ¥2,400,000, then the amount of principal payable would be ¥72,000, which is 3.00% of ¥2,400,000.)</u> ※ New use of a variable amount plan or switching from any other plan to the variable amount plan is not permitted.	※ For the fixed amount plan and the variable amount plan, if the principal payment is less than 1.00% of the outstanding balance, 1.00% of the outstanding balance shall be <u>the</u> principal payment. (Example: If the outstanding balance under the fixed payment plan with a monthly principal payment of ¥20,000 is ¥2,400,000, then the amount of principal payment would be ¥24,000, which is 1.00% of ¥2,400,000.) ※ New use of a variable amount plan or switching from any other plan to the variable amount plan is not permitted.

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