Terms and Conditions for Diners Club Card/TRUST CLUB Card Membership Revision Contents Revision with effect from 10/1/2025

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
30	3	30	3	following shall apply: (1) The principal amount of revolving payment due each month (the "Principal Payment") shall be determined according to the revolving payment plans as described in the Appendix of the Terms and Conditions. The Principal Payment of each month under the minimum payment method (available for Diners Club Cards only) and variable amount plan (available for TRUST CLUB Card only) shall be determined based on the revolving balance as of the relevant Closing Date. Revolving payment fees (the "Revolving Payment Fees")of effective annual rate of 15.0% applied to the revolving balance as of the Closing Date are added to the Principal	Article 30. (Type of Payment) 3. If Members select a revolving payment the following shall apply: (1) The principal amount of revolving payment due each month (the "Principal Payment") shall be determined according to the revolving payment plans as described in the Appendix of the Terms and Conditions. The Principal Payment of each month under the minimum payment method (available for Diners Club Cards only) and variable amount plan (available for TRUST CLUB Card only) shall be determined based on the revolving balance as of the relevant Closing Date. Principal Member shall pay the sum (hereinafter referred to as the "Repayment Amount") of the Principal Payment and the Revolving Payment Fee calculated at the effective annual rate of 18.00% (the effective annual rate of 15.00% shall apply to the use until September 30, 2025 before the completion of repayment; hereinafter the same applies in these Terms and Conditions) on the revolving balance as of the Closing Date.

Appendix for Diners Club Card [Revolving Payment] ■Revision Contents

1	Current Article Iumber	Current Section Number	Article Number After Revision	Section Number After Revision	Current				After Revision					
					1. Revolving Revolving Shopping Credit Line	Fee Rate (Actual Annual Rate)	ping credit line Payment Method	/ fee rate, etc. Payment Period/ Number of Payments/ Payment Date		1. Revolving Revolving Shopping Credit Line	Fee Rate (Actual Annual Rate)	Payment Method	/ fee rate, etc. Payment Period/ Number of Payments/ Payment Date	
	1		1	-	Amount determined by Trust Club after examination, not to exceed ¥3,000,000	15.00%	Minimum payment method: The applicable amount will be the higher of the principal payment amount that a Member agrees to in advance with Trust Club at the time of the credit card application and the amount of the principal payment that varies depending on your outstanding balance. *If Member wishes, a setting to make higher payments may be made in bonus months. *The principal payment is set at 20,000 yen at the time of enrollment.	 Payment Period/ Number of Payments Depending on the outstanding balance and payment method, the payment period and number of payments until the principal payment and fee are fully paid will vary. Payment Due Date In principle, the closing date is the 15th day of each month and payment is due on the 10th day of the following month. Payment is to be made on the 10th day of each month (each month's principal payment + fee). 		Amount determined by Trust Club after examination, not to exceed ¥3,000,000	18.00%	 method: The applicable amount will be the higher of the principal payment amount that a Member agrees to in advance with Trust Club at the time of the credit card application and the amount of the principal payment that varies depending on your outstanding balance. *If Member wishes, a setting to make higher payments may be made in bonus months. *The principal payment is set at month (each month	 Payment Period/ Number of Payments Depending on the outstanding balance and payment method, the payment period and number of payments until the principal payment and fee are fully paid will vary. Payment Due Date In principle, the closing date is the 15th day of each month and payment is due on the 10th day of the following month. Payment is to be made on the 10th day of each month (each month's principal payment + 	
	1				* Trust Club may, upon examination, allow a revolving shopping credit line that exceeds the revolving shopping credit line set forth above.				1	※ Trust Club may, upon examination, all revolving shopping credit line that exceed revolving shopping credit line set forth above			nat exceeds the	
					⟨Fees⟩ The calculation method for the revolvin payment fee shall be the Without Method, wit the revolving balance as of the Closing Da multiplied by one twelfth (1/12) of the effective annual rate. In addition, the initial revolving fe also is calculated based on the revolving balance as of the Closing Date regardless of the numb- of days from the Card activity date until the Payment Date.					as of the Closing Date regardless of the nur of days from the Card activity date until Payment Date. * The effective annual rate of 18.00% s apply to the use on and after October 1, 2 The revolving payment fee for the use September 30, 2025 shall be calculate the effective annual rate of 15.00% before completion of repayment.				
	3	-	- 3	- 3 (on 10 May) B. Fee: ¥1,250 (¥100, (Amount Due) 1 month = ¥1,250) Amount Due: A (¥20,	3	3 -	- 3 -	3 -	n of the monthly payment for th of ¥100,000 on the 15th day s the 10th day rate is 15.00% minimum payr Principal payment ¥20 Fee: ¥1.250 (¥100,000 x	y amount due) e cash price (the 10 April (where of each month, of each month, , and principal nent method is 000 15.00% ÷ 12 months x + B (¥1,250) = ¥21,250		3. Example of Revolving Payment (example specific calculation of the monthly amount If using revolving payment for the cash price Card use amount) of ¥100,000 on 10 April Closing Date is the 15th day of each is Payment Date is the 10th day of each is effective annual rate is 18.00%, and price payment in the minimum payment met $¥20,000$): First payment (on 10 May) A. Principal payment: $¥20,000$ B. Fee: ¥1,500 (¥100,000 x 18.00% ÷ 12 1 month's amount = ¥1,500] Repayment Anount: A (¥20,000) + B (¥1) ¥21,500		y amount due) e cash price (the 10 April (where of each month, of each month, of each month, and principal nent method is $18.00\% \div 12 \text{ months x}$ 000 0.0000) + B (¥1,500) =
						(on 10 June) (Amount Due) Amount payments as in the s	B.1 15.0 An ts Due will be econd p	Fee: ¥1,000 (¥80,000 (¥ 00% ÷ 12 months x 1 m nount Due: A (¥20,000) e in the third a calculated in th payment.	100,000 - ¥20,000) x onth = ¥1,000]		payments as in the s	nts Du will be econd	Principal payment: ¥20, Fee: ¥1,200 [¥80,000 (3.00% ÷ 12 months x 1 n 1,200] apayment Amount: A (¥2 21,200 e in the third a e calculated in th payment. below one yen	<pre>f100,000 - ¥20,000) x nonth's amount = 0,0000) + B (¥1,200) = and subsequent te same manner</pre>

Appendix for TRUST CLUB Card [Revolving Payment] Revision Contents

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current				After Revision				
				I. Revolving shopping credit line / fee rate, etc.				1. Revolving shopping credit line / fee rate, etc.				
				Name of Card	Revolving Shopping Credit Line	Fee Rate (effective annual rate)	Payment Period / Number of Payments / Payment Due Date	Name of Card	Revolving Shopping Credit Line	Fee Rate (effective annual rate)	Payment Period / Number of Payments / Payment Due Date	
				TRUST CLUB World Elite Card, TRUST CLUB Platinum Visa Card, TRUST CLUB Gold Card, TRUST CLUB World Card	Amount determined by Trust Club after examination, not to exceed ¥1,750,000	15.00%	Payment Period/ Number of Payments Depending on the outstanding balance and type of payment, the payment period and number of payments until the principal payment and fee are fully paid will vary.	TRUST CLUB World Elite Card, TRUST CLUB Platinum Visa Card, TRUST CLUB Gold Card, TRUST CLUB World Card	Amount determined by Trust Club after examination, not to exceed ¥1,750,000	<u>18.00%</u>	■ Payment Period/ Number of Payments Depending on the outstanding balance and type of payment, the payment period and number of payments until the principal payment and fee are fully paid will vary.	
				TRUST CLUB Elite Card, TRUST CLUB Platinum Mastercard	Amount determined by Trust Club after examination, not to exceed ¥1,000,000	15.00%	Payment Due Date In principle, the calculation of the outstanding balance is closed on the 15th day of each month	TRUST CLUB Elite Card, TRUST CLUB Platinum Mastercard	Amount determined by Trust Club after examination, not to exceed ¥1,000,000	18.00%	Payment Due Date In principle, the calculation of the outstanding balance is closed on the 15th day of cosh month	
1	-	1	_	TRUST CLUB Clear Visa Card, TRUST CLUB Clear Mastercard		15.00%	day of each month and the payment is due on the 10th day (the 8th day for some financial institutions) of the following month. On the 10th day (the 8th day for some financial institutions) of each month, payment (the amount of principal payment in each month + fee accrued) should be made.	TRUST CLUB Clear Visa Card, TRUST CLUB Clear Mastercard		18.00%	day of each month and the payment is due on the 10th day (the 8th day for some financial institutions) of the following month. On the 10th day (the 8th day for some financial institutions) of each month, payment (the amount of principal payment in each month + fee accrued) should be made.	
				revolving sh revolving sho * "TRUST to the TRUST or the Delta VISA Card. * "TRUST TRUST CLU TRUST CLU (Fees) The calcula payment fee the revolvin multiplied b annual rate. is calculated as of the Clo	opping credit opping credit CLUB Platin ST CLUB Pla SkyMiles T CLUB Gold B Gold Card B Gold Card B Gold VISA ation metho shall be the g balance a by one twelf In addition, t also based of sing Date re- n the Card a	t line t line set num Vi atinum RUST d Card and/or Card. d for Withouts s of th fth (1/2) the initian n the re gardless	hat exceeds the forth above. sa Card" refers Visa Card and/ CLUB Platinum " refers to the Delta SkyMiles the revolving ut Method, with e Closing Date 12) of effective ial revolving fee evolving balance s of the number	revolving sh revolving sho * "TRUST to the TRUST or the Delta VISA Card. * "TRUST TRUST CLU TRUST CLU (Fees) The calcula payment fee the revolvin multiplied the annual rate. is calculated as of the Clo of days from Payment Dat * The effective to the use of revolving pay 30, 2025 sh	opping credit opping credit CLUB Platin ST CLUB Plat SkyMiles T CLUB Gold B Gold Card B Gold Card B Gold VISA ation metho shall be the g balance a by one twel In addition, also based o sing Date re in the Card te. <i>ve</i> annual rat on and after <u>ment fee for all be calcu</u>	t line te line set atinum RUST d Card' and/or Card. d for Withous of for Withous s of th fth (1/7) the initian the re gardless activity e of 18. Octobe the use ilated a	sa Card" refers	

Appendix for TRUST CLUB Card [Revolving Payment] Revision Contents

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision		Current	After Revision			
				example of mo If using a rev amount (the C April (where C month, Paym	onthly payment calculation) volving payment for a cash price Card use amount) of ¥100,000 on 10 Closing Date is the 15th day of each	3. Example of Revolving Payment (specific example of monthly payment calculation) If using a revolving payment for a cash price amount (the Card use amount) of ¥100,000 on 10 April (where Closing Date is the 15th day of each month, Payment Date is the 10th day of each month, effective annual rate is 18.00%):			
				Fixed Amo payment)	unt Plan (fixed amount of principal	Fixed Amo payment)	unt Plan (fixed amount of principal		
				First payment (on 10 May) (Repayment Amount)	A. Principal payment: ¥20,000 B. Fee: ¥1,250[¥100,000 x 15.00% ÷ 12 months x 1 month's amount = ¥1,250] Amount Due: A (¥20,000) + B (¥1,250) = ¥21,250	First payment (on 10 May) (Repayment Amount)	A. Principal payment: ¥20,000 B. Fee: ¥1,500 (¥100,000 x 18.00% ÷ 12 months x 1 month's amount = ¥1,500] Repayment Amount: A (¥20,000) + <u>B (¥1,500) =</u> ¥21,500		
				Second payment (on 10 June) (Repayment Amount)	A. Principal payment: ¥20,000 B. Fee: ¥1,000 (¥80,000 (¥100,000 - ¥20,000) x 15.00% ÷ 12 months x 1 month's amount = ¥1,000) Amount Due: A (¥20,000) + B (¥1,000) = ¥21,000	Second payment (on 10 June) (Repayment Amount)	A. Principal payment: ¥20.000 B. Fee: ¥1,200[¥80,000 (¥100,000 - ¥20,000) x 18.00% ÷ 12 months x 1 month's amount = ¥1,200] Repayment Amount: A (¥20.000) + <u>B (¥1,200) =</u> ¥21,200		
3	-	3	-	■ Variable A depends on ba		■ Variable Amount Plan (amount of principal depends on balance)			
				First payment (on 10 May) (Amount Due)	A. Principal payment: ¥2,500 %Please see "2. Payment Plans and Principal Payment" above. B. Fee: ¥1,250[¥100,000 x 15,00% ÷ 12 months x 1 month's amount = ¥1,250] Amount Due: A (¥2,500) + B (¥1,250) = ¥3,750	First payment (on 10 May) (Amount Due)	A. Principal payment: ¥2,500 % Please see "2. Payment Plans and Principal Payment" above. B. Fee: ¥1,500 (¥100,000 x 18.00% ÷ 12 months x 1 month's amount = ¥1,500] Repayment Amount: A (¥2,500) + B (¥1,500) = ¥4,000		
				Second payment (on 10 June) (Amount Due)	A. Principal payment: ¥2,500 %Please see "2. Payment Plans and Principal Payment" above. B. Fee: ¥1,218 [¥97,500 (¥100,000 - ¥2,500) x 15.00% ÷ 12 months x 1 month's amount = ¥1,218] Amount Due: A (¥2,500) + B (¥1,218) = ¥3,718	Second payment (on 10 June) (Amount Due)	A. Principal payment: ¥2,500 **Please see "2. Payment Plans and Principal Payment" above. B. Fee: ¥1,462(¥97,500 (¥100,000 - ¥2,500) x 18.00% ÷ 12 months x 1 month's amount = ¥1,462) Repayment Amount: A (¥2,500) + B (¥1,462) = ¥3,962		
				payments will in the second p	be calculated in the same manner as ayment.	* Amounts payable in the third and subsequent payments will be calculated in the same manner as in the second payment.			
				& Any fraction down.	on below one yen will be rounded	X Any fraction	on below one yen will be rounded		

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