

# 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	<p>Article 30. (Type of Payment)</p> <p>3. If Members select a revolving payment the following shall apply:</p> <p>(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 Payment and Principal Member shall pay the sum of these two the Repayment amount.</p>	<p>Article 30. (Type of Payment)</p> <p>3. If Members select a revolving payment the following shall apply:</p> <p>(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. <u>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.</u></p>

# Appendix for Diners Club Card [Revolving Payment]

## ■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												
1	-	1	-	1. Revolving shopping credit line / fee rate, etc.	1. Revolving shopping credit line / fee rate, etc.												
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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	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	<p>3. Example of Revolving Payment (specific example of monthly payment calculation)</p> <p>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, <u>effective annual rate is 18.00%</u>):</p> <p>■ Fixed Amount Plan (fixed amount of principal payment)</p> <table><tr><td>First payment (on 10 May) (Repayment Amount)</td><td>A. Principal payment: ¥20,000 <b>B. Fee: ¥1,500(¥100,000 x 18.00% ÷ 12 months x 1 month's amount = ¥1,500)</b> <b>Repayment Amount: A (¥20,000) + B (¥1,500) = ¥21,500</b></td></tr><tr><td>Second payment (on 10 June) (Repayment Amount)</td><td>A. Principal payment: ¥20,000 <b>B. Fee: ¥1,200(¥80,000 (¥100,000 - ¥20,000) x 18.00% ÷ 12 months x 1 month's amount = ¥1,200)</b> <b>Repayment Amount: A (¥20,000) + B (¥1,200) = ¥21,200</b></td></tr></table> <p>■ Variable Amount Plan (amount of principal depends on balance)</p> <table><tr><td>First payment (on 10 May) (Amount Due)</td><td>A. Principal payment: ¥2,500 ※Please see "2. Payment Plans and Principal Payment" above. <b>B. Fee: ¥1,500(¥100,000 x 18.00% ÷ 12 months x 1 month's amount = ¥1,500)</b> <b>Repayment Amount: A (¥2,500) + B (¥1,500) = ¥4,000</b></td></tr><tr><td>Second payment (on 10 June) (Amount Due)</td><td>A. Principal payment: ¥2,500 ※Please see "2. Payment Plans and Principal Payment" above. <b>B. Fee: ¥1,462(¥97,500 (¥100,000 - ¥2,500) x 18.00% ÷ 12 months x 1 month's amount = ¥1,462)</b> <b>Repayment Amount: A (¥2,500) + B (¥1,462) = ¥3,962</b></td></tr></table> <p>※ Amounts payable in the third and subsequent payments will be calculated in the same manner as in the second payment. ※ Any fraction below one yen will be rounded down</p>	First payment (on 10 May) (Repayment Amount)	A. Principal payment: ¥20,000 <b>B. Fee: ¥1,500(¥100,000 x 18.00% ÷ 12 months x 1 month's amount = ¥1,500)</b> <b>Repayment Amount: A (¥20,000) + B (¥1,500) = ¥21,500</b>	Second payment (on 10 June) (Repayment Amount)	A. Principal payment: ¥20,000 <b>B. Fee: ¥1,200(¥80,000 (¥100,000 - ¥20,000) x 18.00% ÷ 12 months x 1 month's amount = ¥1,200)</b> <b>Repayment Amount: A (¥20,000) + B (¥1,200) = ¥21,200</b>	First payment (on 10 May) (Amount Due)	A. Principal payment: ¥2,500 ※Please see "2. Payment Plans and Principal Payment" above. <b>B. 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