

Terms and Conditions for Diners Club Card/TRUST CLUB 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	3	1	3	3. Principal Member and Family Members shall be collectively referred to as "Members." Further, the Diners Club Card and the TRUST CLUB Card issued by Trust Club to Members and the card information regarding those cards (i.e., the Member's name, card number, and expiration date <u>of the card on the face of the card</u> , and the PIN and the security code on the reverse side of the card) shall be collectively referred to as "Card".	3. Principal Member and Family Members shall be collectively referred to as "Members." Further, the Diners Club Card and the TRUST CLUB Card issued by Trust Club to Members and the card information regarding those cards (i.e., the Member's name, card number, and expiration date stated on the card , the PIN, and the security code on the reverse side of the card)
3	2	3	2	2. Once a Card is lent by Trust Club, Members shall immediately sign their own name in the designated place for signature on the Card after checking that <u>the name on the face of the Card</u> is their own. The Card may not be used by anyone other than the Member who has signed his/her name in the designated place for signature on the Card.	2. Once a Card is lent by Trust Club, Members shall immediately sign their own name in the designated place for signature on the Card after checking that the name on the Card is their own. The Card may not be used by anyone other than the Member who has signed his/her name in the designated place for signature on the Card.
3	3	3	3	3. Members shall use and keep custody of their Cards with the care of a good manager to prevent anyone other than the Members from using the Card. In particular, Members shall agree in advance that acts such as the following may constitute a 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 Members are in a state that makes it difficult for him/her to make sound judgment due to alcohol consumption, etc.; (3) <u>to reply to an e-mail from a stranger or voluntarily enters his/her Card information when accessing an unknown website, etc. ; or</u> (4) to delegate the custody of the Card to a third party (including members of the family; same applies hereinafter), regardless of the	3. Members shall use and keep custody of their Cards with the care of a good manager to prevent anyone other than the Members from using the Card. In particular, Members shall agree in advance that acts such as the following may constitute a 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 Members 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 from a stranger, etc. or voluntarily enter his/her Card information, etc. when accessing an unknown website, etc. via SMS or social media such as social network services; or (4) to delegate the custody of the Card to a third party (including members

				reasons.	of the family; same applies hereinafter), regardless of the reasons.
3	7	3	7	7. If a third party is making unauthorized use of any Card or if there is such a threat, and if Trust Club considers it necessary to avoid such unauthorized use, Trust Club may immediately suspend the use or invalidate the Card without prior notice to Members and issue a replacement. Members shall agree to the foregoing in advance. In such a case, Members shall cooperate with any investigation that Trust Club may conduct in relation to damage resulting from the unauthorized use.	7. If a third party is making unauthorized use of any Card or if there is such a threat, and if Trust Club considers it necessary to avoid such unauthorized use, Trust Club may immediately suspend the use or invalidate the Card without prior notice to Members and issue a replacement. Members shall agree to the foregoing in advance. In such a case, Members shall cooperate with any investigation that Trust Club may conduct in relation to damage resulting from the unauthorized use. <u>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 to use the Card again.</u>
28	1	28	1	1. Members may purchase goods or receive services <u>by presenting his/her Card at a Merchant and providing a signature on a designated sales voucher identical to the signature on the back of the Card. However, at Merchants with credit card terminals, Members may be requested to follow the procedures prescribed for such terminals. For mail-order purchases or other circumstances especially approved by Trust Club, the presentation of the Card may be omitted and signing, etc. on purchase orders may be according to a method designated by Trust Club.</u> <u>At Merchants that Trust Club deems appropriate (including Merchants engaged in online transactions, etc. on the Internet, etc.), Members may purchase goods or receive services in a manner that Trust Club deems appropriate including but not limited to omitting signing sales voucher, or entering PIN into the credit card terminals instead of signing on sales vouchers.</u>	1. Members may purchase goods or receive services <u>by presenting his/her Card to a Merchant and entering their PIN with a designated credit card terminal or having a credit card terminal read his/her Card, or by providing a signature on a designated sales voucher, etc. identical to the signature on the back of the Card. However, if the credit card terminal is out of service, or if Trust Club designates another method as appropriate, Members may be asked to use the Card using a different method.</u>
28	2	28	2	2. <u>If the Card is a chip card, Members shall enter PIN into the credit card terminals instead of signing on sales vouchers at Merchants designated by Trust Club. However, if the credit card terminal is out of</u>	2. <u>Notwithstanding the preceding paragraph, for mail-order purchases, etc. or at some Merchants that Trust Club deems appropriate, Members may purchase goods or receive services</u>

				<p><u>service, or if Trust Club designates another method as appropriate, Members may be asked to use the Card using a different method.</u></p>	<p><u>by notifying their Card information, etc. without presenting their Cards. When a Member uses his/her Card by using such method, he/she may be required by a Merchant to use an identity authentication service or other method designated by the Merchant. In such a case, the Member shall use the Card in accordance with the relevant method.</u></p>
28	4	28	4	<p>4. If Trust Club considers that Members' Card is in threat of unauthorized use by a third party, Trust Club may withhold or deny <u>the use of the Card through a credit card terminal and approve the use upon inquiry from the relevant</u> Merchant or Company contracted with merchants. Members consent in advance to the prescribed procedures for identification in such circumstances by Trust Club.</p>	<p>4. If Trust Club considers that Members' Card is in threat of unauthorized use by a third party, Trust Club may withhold or deny <u>the use of the Card and approve the use upon inquiry from the relevant Merchant or Company contracted with merchants.</u> Members consent in advance to the prescribed procedures for identification in such circumstances by Trust Club. <u>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 to use the Card again.</u></p>
30	3	30	3	<p>3. (5) Members may prepay whole or part of the revolving balance. To do this, Members shall communicate Trust Club in advance and repay the amount prescribed by Trust Club on the date prescribed by Trust Club by way of transfer to the account at the financial institution prescribed by Trust Club. The Revolving Payment Fees applicable shall be an amount calculated on a prorated daily basis using a 365-day year (366-day for a leap year) for the number of days between the day after the Payment Date to the prepayment date and shall be payable in addition to the Principal Payment.</p>	<p>3. (5) Members may prepay whole or part of the revolving balance. To do this, Members shall communicate Trust Club in advance and repay the amount prescribed by Trust Club on the date prescribed by Trust Club by way of transfer to the account at the financial institution prescribed by Trust Club. The Revolving Payment Fees applicable shall be an amount calculated on a prorated daily basis using a 365-day year (366-day for a leap year) for the number of days between the day after the Payment Date <u>(the 10th of the month following the month of the Closing Date, or the 8th depending on the financial institution, regardless of the financial institution's business days)</u> to the prepayment date and shall be payable in addition to the Principal Payment.</p>
30	6	30	6	<p>6. Principal Member may select one of the Shopping Payment types stated at the appendix of the Terms and Conditions if Trust Club deems it appropriate. <u>However, if Trust Club does not deem the Shopping Payment type</u></p>	<p>6. Principal Member may select one of the Shopping Payment types stated at the appendix of the Terms and Conditions if Trust Club deems it appropriate. <u>Members agree in advance that Trust Club may change the</u></p>

				<p><u>selected by Principal Member appropriate, it may assign a different one to Principal Member.</u></p> <p>【Shopping Payment Types】 (Matrix)</p> <p>※ If no payment type is selected, "Select revolving (Type B)" will be automatically assigned.</p>	<p><u>Shopping Payment type without prior consent of Members if required by laws and regulations, if Trust Club determines that there is or may be a serious concern about their creditworthiness, or if there are other reasonable grounds.</u></p> <p>【Shopping Payment Types】 (Matrix)</p> <p>※ If no payment type is selected, "Select revolving (Type B)" will be automatically assigned.</p> <p>※ <u>Even if "All revolving" is selected, if there is a revolving balance that exceeds the revolving shopping credit line, Trust Club may change it to "Select revolving (Type B)" at its discretion.</u></p>
Appendix for TRUST CLUB Card	【Revolving Payment】	Appendix for TRUST CLUB Card	【Revolving Payment】	<p>2. Payment Plans and Principal Payment (Matrix)</p> <p>※ 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 the principal payment. (Example: If the outstanding balance under the fixed payment plan with a monthly principal payment of ¥20,000 is ¥3,000,000, the amount of principal payment would be ¥30,000, which is 1.00% of 3,000,000.)</p> <p>※ Please see "Special Agreements for Members of TRUST CLUB Clear Visa Card and TRUST CLUB Clear Mastercard" for payment plans and principal payment in relation to TRUST CLUB Clear Cards.</p> <p>※ <u>If the principal payment falls below the agreed amount, the principal payment will be the entire outstanding balance.</u></p> <p>※ Higher principal payments in bonus months may also be set.</p>	<p>2. Payment Plans and Principal Payment (Matrix)</p> <p>※ 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 the principal payment. (Example: If the outstanding balance under the fixed payment plan with a monthly principal payment of ¥20,000 is ¥3,000,000, the amount of principal payment would be ¥30,000, which is 1.00% of 3,000,000.)</p> <p>※ Please see "Special Agreements for Members of TRUST CLUB Clear Visa Card and TRUST CLUB Clear Mastercard" for payment plans and principal payment in relation to TRUST CLUB Clear Cards.</p> <p>※ Higher principal payments in bonus months may also be set.</p>
Appendix for TRUST CLUB Card	【Cash Advance Service and Card Loan】	Appendix for TRUST CLUB Card	【Cash Advance Service and Card Loan】	<p>2. Card Loan Payment Method and Principal Payment</p> <p>【Cash Advance Service and Card Loan】 (Matrix)</p> <p>※ For the fixed amount plan and the variable amount plan, if the principal payment is less than</p>	<p>2. Card Loan Payment Method and Principal Payment</p> <p>【Cash Advance Service and Card Loan】 (Matrix)</p> <p>※ For the fixed amount plan and the variable amount plan, if the principal payment is less than</p>

				<p>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.) 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.)</p> <p>※ <u>If the principal payment falls below the amount designated by Members, the principal payment shall be the entire outstanding balance.</u></p> <p>※ New use of a variable amount plan or switching from any other plan to the variable amount plan is not permitted.</p>	<p>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.) 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.)</p> <p>※ New use of a variable amount plan or switching from any other plan to the variable amount plan is not permitted.</p>
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21LC-0446-202204

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. <u>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:</u></p> <p><u>Sumitomo Mitsui Trust Holdings, Inc. and its consolidated 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).</u></p> <p><u>Purposes:</u></p> <p><u>(1) Acceptance of applications / consultations for financial products, trust products and services of the Joint User Companies;</u></p> <p><u>(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;</u></p> <p><u>(3) Research and development of financial products, trust products and services by measures including but not limited to market research, data analysis and questionnaires;</u></p> <p><u>(4) Various proposals concerning financial products, trust products and services including but not limited to the dispatch of direct mails, telephone or e-mails;</u></p> <p><u>(5) Assessment of risks as a necessary part of business</u></p>	<p>3. <u>Members, etc. consent to the use by the companies set forth in the following items with which Trust Club is partnered ("Joint User Companies"), upon taking necessary protection measures, of the separately specified Personal Information for the specified purpose of use.</u></p> <p><u>(1)Sumitomo Mitsui Trust Holdings, Inc. and its consolidated 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)</u></p> <p><u>(2)Partner companies to which Trust Club issues co-branded cards</u></p> <p><u>Each Joint User Company's name, address, and corporate representative name, as well as the Personal Information to be shared and the purpose of use shall be as described on the following Trust Club website, "Joint Use of Personal Information."</u></p> <p><u>Diners Club Card</u> <u>https://www.diners.co.jp/ja/privacy_law.html</u></p> <p><u>TRUST CLUB Card</u> <u>https://www.sumitclub.jp/ja/privacy/law.html</u></p>

				<u>management for the Joint User Companies.</u>	
3	1	3	1	<p>1. A Member, etc. may request Trust Club, the Joint User Company, or the Agency to disclose the Personal Information concerning himself/ herself pursuant to the provisions of the Act on the Protection of Personal Information. <u>Such requests for disclosure shall be made as follows:</u></p> <p><u>(1) A request for disclosure to Trust Club and the Joint User Company should be made to the Customer Service at the end. The procedures for such a request are available on Trust Club's website, etc.</u></p> <p><u>(2) A request for disclosure to the Agency should be made to the personal credit information agency in Article 2.4.</u></p>	<p>1. A Member, etc. may request Trust Club, the Joint User Company, or the Agency to disclose the Personal Information concerning himself/herself pursuant to the provisions of the Act on the Protection of Personal Information. <u>However, the procedures for a request for disclosure to Trust Club and the Joint User Company shall be subject to the provisions of the following Trust Club website, "Procedures for Requesting Disclosure of Retained Personal Data" and the procedures for requesting disclosure to the Agency, a request should be made to the personal credit information agency in Article 2.4.</u></p> <p><u>Diners Club Card</u> https://www.diners.co.jp/ja/privacy_law.html</p> <p><u>TRUST CLUB Card</u> https://www.sumitclub.jp/ja/privacy/law.html</p>

LC-349-202204

[Contacts for Questions and consultations, etc.]

■ 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
4		4		<p>4. For dispute resolution regarding money lending services, please contact the following: (The designated dispute resolution organization contracted with Trust Club:) Money Lending Business Consultation and Dispute Resolution Center, Japan Financial Services Association 3-19-15 Takanawa, Minato-ku, Tokyo 108-0074</p>	<p>4. For dispute resolution regarding money lending services, please contact the following: (The designated dispute resolution organization contracted with Trust Club:) Money Lending Business Consultation and Dispute Resolution Center, Japan Financial Services Association 3-19-15 Takanawa, Minato-ku, Tokyo 108-0074 <u>Telephone: 03-5739-3861</u></p>