

## ■Revision List

Current Article	Current Section	Revised Article	Revised Section	Current Terms of Use	Revised Terms of Use
1	2	1	2	2. In addition to this Terms of Use, Terms and Conditions for Diners Club / SuMi TRUST CLUB Card Membership and other rules set forth by Trust Club will apply to this Service.	2. In addition to this Terms of Use, Terms and Conditions for Diners Club / SuMi TRUST CLUB Card Membership / <b>SuMi TRUST CLUB Corporate Card Membership / Commercial Card Membership</b> and other rules set forth by Trust Club will apply to this Service.
3	3	3	3	3. <b>Voice One Time Passcode (hereinafter called "Voice OTP")</b> , an 8-digit passcode automatically sent to a preregistered phone number of use, is required for the use of menus specified in the Service by Trust Club in additional to the current authentication step with the use of user ID and password as prescribed in the previous Article 2. <b>The User is not permitted to designate own passcode.</b>	3. <b>Additional authentication, Birthday, PIN (Personal Identification Number), or the last 4-digit of registered home phone number</b> is required for the use of menus specified in the Service by Trust Club in additional to the current authentication step with the use of user ID and password as prescribed in the previous Article 2.
3	4	3	4	4. In the case that Trust Club deems the Service is used by the authentic User as a result of the designated verification process, Trust Club shall not be liable for any damages caused by the counterfeit, falsification, theft or unauthorized use of the user ID, password, <b>Voice OTP</b> or any other accident. If fraudulent use of the user ID, password, or <b>Voice OTP</b> is suspected, the User shall report it to Trust Club 's Call Center immediately.	4. In the case that Trust Club deems the Service is used by the authentic User as a result of the designated verification process, Trust Club shall not be liable for any damages caused by the counterfeit, falsification, theft or unauthorized use of the user ID, password, <b>personal information for additional authentication</b> or any other accident. If fraudulent use of the user ID, password, or <b>personal information for additional authentication</b> is suspected, the User shall report it to Trust Club 's Call Center immediately.
3	5			5. <b>Regarding Voice OTP issuance, the authentic User shall stand by to receive own Voice OTP at a designated phone number. Trust Club shall not be liable for any damages caused by misuse of Voice OTP stolen by a third party if it is routed to another phone number or connected to an answering machine.</b>	
3	6	3	5	Change in Section number due to deletion of current Section	