

The Terms and Conditions in English shall be just for the reference purpose only. In the event that there is any inconsistency between the Terms and Conditions in English and in Japanese, the Japanese version shall prevail.

SuMi TRUST CLUB Rewards Program Terms and Conditions

Article 1 (Definitions of Terms)

1. Unless specifically defined herein, definitions of the terms in this terms and conditions shall follow the definitions given by the Terms and Conditions for Diners Club Card/SuMi TRUST CLUB Card Membership, Agreed Provisions and Important Matters regarding Handling of Personal Information (hereinafter called "T&C") approved by the member.
2. The T&C applies to matters those are not specified in this terms and conditions.

Article 2 (Purpose)

This terms and conditions set forth conditions etc applicable to SuMi TRUST CLUB Rewards Point (hereinafter called "point") program whereby the member is given points depending on values of card transactions (hereinafter called "SuMi TRUST CLUB Rewards Program"). In case where otherwise provided by other independent point program of our co-brand cards etc., the said provisions shall apply.

Article 3 (Eligible cards and types of point)

Cards eligible for participating in the SuMi TRUST CLUB Rewards Program and the type of points are set forth at the end of this terms and conditions.

Article 4 (Conversion and Assignment of points)

1. Trust Club credits points to the member and the card user who is eligible for the points (hereinafter called "eligible member") after converting the value of a card transaction into points by a method as separately determined by Trust Club. Trust Club reserves a right to change any condition including the point conversion rate etc whenever needed.
2. Spending on the family card is converted into points to be credited to the primary card member.
3. Notwithstanding the Article 1, the following payments are excluded from the point conversion.
 - (1) Annual fee (including card fee etc) and adjustment to annual fee
 - (2) Fee for issuing a card statement and reissuing of a card

- (3) Amount borrowed and repaid / interest / fee of installment loan
 - (4) Principal / interest / fee of card loan and cash advance service (including overseas cash advance)
 - (5) Amount due in respect of a revolving payment
 - (6) Fee amount for payment in installments
 - (7) Card transaction at certain merchants designated by Trust Club
 - (8) Late charge
 - (9) Other adjustments
4. As for card spending amount under "one lump sum payment", the points earned is finalized based on the Amount in Yen. As for "revolving payment", the points earned is finalized based on the cash price (amount of use). As for card spending amount under "payment in installments", "payment in two installments" and "one lump sum payment at the time of bonus", the points earned are finalized based on the Amount in Yen billed for this payment. As for the amount due in respect of a revolving payment or fee amount for payment in installments, it is treated as per the preceding provision.
 5. Members shall consent in advance that the number of points could change according to the change in the value of a transaction due to reasons such as cancellation of the purchase by the eligible member after converting the value of the card transaction into points. Members shall also consent that Trust Club may credit points to members based on the adjusted transaction amount by using the method determined by Trust Club if the value of a transaction increases/decreases due to a discount, SuMi Trust Club Reward Program, other member services, the cash back from the campaign or an adjustment of the transaction amount based on a rational reason.
 6. If the eligible member fails to pay a card transaction on a payment date, the credited points corresponding to the transaction may be cancelled.

Article 5 (Bonus Point)

1. Notwithstanding the provision of the preceding article, Trust Club may credit special points (hereinafter called "bonus point") to card members as promotions.
2. Members eligible for bonus points, number of the points and conditions of the point assignment are determined by Trust Club at its own discretion at any given point in time.

Article 6 (Notice of Point)

1. Trust Club will notify eligible members of how many points earned or redeemed in a month, available points (point balance after the redemption to items) etc. by a method determined by Trust Club including on our website.

2. When the number of points increases or decreases after the transaction closing date, such change will be reflected in the following month or later.

Article 7 (Validity and Carry-Over of Points)

The point does not have a black-out date. Points are carried over until the eligible member closed the account, provided, however, that points for the eligible member may not be carried over in case of card switching. The rights of the Member to earn and redeem points shall be lost in the case of withdrawal from Membership or cancellation of Membership.

Article 8 (Redemption to goods and service)

1. The eligible member may redeem points to goods and service (hereinafter called "item") designated by Trust Club by methods designated by Trust Club. We may determine different number of points needed for redemption for some items.
2. Trust Club will notify the eligible member of the items available for redemption and the number of points necessary for the redemption by a method designated by Trust Club.
3. If the eligible member wishes to redeem points to an item, the member shall apply by a method designated by Trust Club.
4. Based on an application from the eligible member, when it is proven legitimate, Trust Club will provide the customer of the requested item. However, if we cannot provide the item designated by the member for our own reason, we will provide any other item which we deemed equivalent to the requested item or the member will pick another item available from Trust Club or cancel the redemption.
5. When we deliver the item to the eligible member, the delivery address is limited within Japan.
6. Redemption to liquor may be rejected due to age of the eligible member.
7. When the eligible member has two or more cards under with his or her own name, points earned on each card may be aggregated. However, if the types of point are different as described in the later provision of this terms and condition, the said aggregation is not allowed.
8. In principle, when points are redeemed to cash back, the cash back amount is deducted from the billing amount. If cash back amount is in the excess of the billing amount due to the timing of point redemption, the cash back may be carried over and applied to the billing of the following month or later.

Article 9 (Change of items and number of points for redemption)

Trust Club reserves a right to change items and required number of points for redemption at any given point of time without prior notice to the members.

Article 10 (Provision and use of point data)

- 1. The eligible member may choose another point redemption system or a coupon (hereinafter called “point system etc.”) offered by our partners including our merchants (hereinafter called “affiliated providers”) as a redemption item.
- 2. The eligible member agrees that Trust Club may provide the member with an item using the affiliated provider's point system etc.
- 3. Where there is any other provision for the use of point system etc, it shall apply to the eligible customer.

Article 11 (Prohibition of transfer of points)

The eligible member shall not transfer credited points to a third party for any reason.

Article 12 (Divestiture)

- 1. The eligible member will forfeit a right of credited points and its redemption to items if;
 - (1) the member lost a membership due to closure of account or any other reason
 - (2) the member failed to fulfill payment obligations to Trust Club
 - (3) the member breached this terms and conditions
 - (4) the member abused SuMi TRUST CLUB Rewards Program
- 2. Notwithstanding the foregoing section, unless the eligible member falls into any of the cases of the preceding section, the points credited to the eligible customer will remain valid.
- 3. If forfeiture of rights related to the item is determined after the item was delivered to the eligible customer from Trust Club, the eligible customer shall return the item immediately. Cost of the return of the item shall be borne by the customer.

Article 13 (Handling of delivered items)

- 1. In principle, the eligible member may not switch a delivered tem with any other. The eligible member may not cancel the delivered item and demand reversal of the equivalent points either.
- 2. Notwithstanding the foregoing section, if any defect was found in the item and the eligible member files a claim to Trust Club within one month from the date of delivery, we will replace it with the same item or another item worth equal number of points. However, if we cannot provide an item designated by the member for our own reason, the eligible member will designate another item available by Trust Club or cancel the redemption. If any item, goods or services provided using the affiliated provider's point

system etc is found defective, the eligible member shall make a claim to the affiliated provider as specified by the point system etc.

- 3. Inquires and claims etc pertaining to the delivered items shall be raised to the affiliated providers and Trust Club will not be responsible for any and all of them except to the extent determined by the preceding section.

Article 14 (Accident when using the item etc.)

- 1. Accidents incurred by the eligible member when using the delivered item, damage, theft, loss etc of the item, or rejection of delivery of the item by the affiliated providers shall be resolved between the customer and the affiliated provider of the said item and Trust Club will not be responsible for any and all of them.
- 2. The preceding section also applies to accidents related to and theft and loss of goods or services delivered by the affiliated providers including point system etc.
- 3. Trust Club will not be responsible for any and all of information in the brochures and advertisement, collaterals etc created by the product providers.

Article 15 (Tax and public dues)

- 1. If the delivered item constitutes part of the eligible member's income, tax and public duties levied on it are paid by the customer.
- 2. Return and payment of the tax and duties referred to in the foregoing section shall be performed under the responsibility of the eligible member and Trust Club will not be responsible for any and all of them.

Article 16 (Suspension of SuMi TRUST CLUB Rewards Program)

- 1. Due to our operational reasons, Trust Club may suspend SuMi TRUST CLUB Rewards Program at any given point of time. In such a case, we will notify members thereof in advance by a certain method such as announcement on our website etc.
- 2. In case referred to in the foregoing section, point redemption to items is given three month allowance from the date when such an announcement was made to the members by the method determined by the preceding section. When three month allowance for the point redemption is over, the points credited to customers will expire.

Article 17 (Question etc related to points)

Questions arising out of, or in connection with eligibility of SuMi TRUST CLUB Rewards Program, validity of pints, number of valid points, or transfer of points to affiliated providers and operations of other point programs shall be resolved upon our discretion.

Article 18 (Revision of this terms and conditions)

Trust Club may revise this terms and conditions due to our operational reasons. In this case, we will notify the members thereof by a certain method such as announcement on our website etc.

[Cards for which Reward Points are not applicable]

Card Name
Delta SkyMiles SuMi TRUST CLUB / SMBC TB Gold VISA Card
Delta SkyMiles SuMi TRUST CLUB / SMBC TB Platinum VISA Card
SuMi TRUST CLUB Cash Back Card

- ※ Values of shopping transactions are truncated to one hundred Japanese yen for point conversion. In case of SMBC TB Dollar Card, values of shopping transactions are truncated to one US dollar.
- ※ For overseas card spending, points are calculated based on the transaction amount (in local currency) translated into Japanese yen according to the T&C (overseas cash advance transaction is not eligible for the point).
- ※ In case where otherwise provided for the above eligible cards in a card special provision or contract with affiliated partner cards, the said provision shall supersede.

Effective as of October 1, 2016