

SuMi TRUST CLUB Rewards Program Terms and Conditions

■Revision List

Revised on March 5, 2018

Current Article	Current Section	Revised Article	Revised Section	Current Terms and Conditions	Revised Terms and Conditions						
Name of Terms and Conditions				<u>SuMi TRUST CLUB Rewards Program Terms and Conditions</u>	<u>Terms and Conditions for Sumitomo Mitsui Trust Club Rewards Program</u>						
Important Notice				<u>The Terms and Conditions in English</u> shall be just for the reference purpose only. <u>In the event that there is any inconsistency between the Terms and Conditions in English and in Japanese</u> , the Japanese version shall <u>prevail</u> .	<u>This English version of the Terms and Conditions</u> shall be for reference purpose only. <u>If there are any inconsistencies between the English version and the Japanese version</u> , the Japanese version shall <u>be legally effective</u> .						
1	1	1	1	<u>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.</u>	<u>1. Terms not defined in this Terms and Conditions mean the same as those in the Terms and Conditions for Diners Club Card/SuMi TRUST CLUB Card Membership and SuMi TRUST CLUB Corporate Card membership (hereinafter referred as "T&C") agreed by Card Members.</u>						
1	2	1	2	<u>The T&C applies to matters those are not specified in this terms and conditions.</u>	<u>T&C applies to matters those are not specified in this Terms and Conditions.</u>						
2	—	2	—	<u>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.</u>	<u>The purpose of this Terms and Conditions is to designate conditions for Card Members to earn and redeem reward points (hereinafter referred as "Point(s)") upon Diners Club Rewards program / SuMi TRUST CLUB Rewards Program (hereafter referred as "Rewards Program") run by Sumitomo Mitsui Trust Club Co., Ltd. (hereinafter referred as "TRUST CLUB"). For Diners Global Mileage and other independent point programs of co-brand cards, its own terms and conditions may apply separately from this Terms and Conditions.</u>						
3	—	3	—	<u>(Eligible cards and types of point)</u> <u>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.</u>	<u>(Eligible Members)</u> <u>Card Members eligible for participating in Rewards Program are Principal Members and Corporate Card Members (hereinafter referred as "Eligible Card Member(s)"). However, some Corporate Card Members may not be eligible for Rewards Program based on the contract between Corporate Partner and Trust Club. Eligible Card Members are able to confirm Points by the method described in Article 7.</u>						
4	1	4	1	<u>(Conversion and Assignment of points)</u> <u>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.</u>	<u>(How to earn points)</u> <u>1. Eligible Card Members are able to earn points based on a per credit card charge transaction (hereinafter referred as "Transaction(s)") with the following rules designated by Trust Club.</u> <u><How to earn Points></u> <table border="1" data-bbox="965 1921 1509 2145"> <thead> <tr> <th><u>Conversion Rate</u></th> <th><u>Rounding off rules</u></th> <th><u>Earn Date</u></th> </tr> </thead> <tbody> <tr> <td><u>1 Point per JPY100 on Transaction</u></td> <td><u>Amount less than 100yen per Transaction</u></td> <td><u>Process Date of Transactions based on data</u></td> </tr> </tbody> </table>	<u>Conversion Rate</u>	<u>Rounding off rules</u>	<u>Earn Date</u>	<u>1 Point per JPY100 on Transaction</u>	<u>Amount less than 100yen per Transaction</u>	<u>Process Date of Transactions based on data</u>
<u>Conversion Rate</u>	<u>Rounding off rules</u>	<u>Earn Date</u>									
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4	1	4	1		<table border="1"> <tr> <td></td> <td>is rounded down.</td> <td>received from merchants.</td> </tr> </table> <p>※Point per 200yen is applied to transactions from some specific merchants designated by Trust Club. ※Different conversion rate from the above chart may apply to some specific card products based on other rules determined by Trust Club.</p>		is rounded down.	received from merchants.
	is rounded down.	received from merchants.						
4	2	4	2	2. Spending on the family card is converted into points to be credited to the primary card member.	2. Points earned on family card or other supplemental card will be credited to the Account of Principal Members.			
—	—	4	3	Addition	3. For Diners Club Card, 1) points earned on Business Account Card which is defined as a supplemental card will be directly credited to the Business Account Card and 2) points earned on Corporate Card will be credited to each employees' card.			
4	3	4	4	3. Notwithstanding the Article 1, the following payments are excluded from the point conversion.	4. Notwithstanding provisions No. 1, 2, 3 in this Article, the following transactions are not eligible for converting to Points.			
4	3(1)	4	4(1)	(1) Annual fee (including card fee etc) and adjustment to annual fee	(1) Annual fees including handling fee and any adjusted amount for annual fee.			
4	3(2)	4	4(2)	(2) Fee for issuing a card statement and reissuing of a card	(2) Handling fee for reissuing plastic card and billing statement.			
4	3(3)	4	4(3)	(3) Amount borrowed and repaid / interest / fee of installment loan	(3) The amount and repayment of Financial Services including its interest and the handling fee			
4	3(4)	4	—	(4) Principal / interest / fee of card loan and cash advance service (including overseas cash advance)	Deletion			
4	3(5)	4	4(4)	(5) Amount due in respect of a revolving payment	(4) Repayment for revolving payment			
4	3(6)	4	4(5)	(6) Fee amount for payment in installments	(5) Installment payment fee			
4	3(7)	4	4(6)	(7) Card transaction at certain merchants designated by Trust Club	(6) Transactions from specific merchants designated by Trust Club			
4	3(8)	4	4(7)	(8) Late charge	(7) Delinquency fees			
4	3(9)	—	—	(9) Other adjustments	Deletion			
4	4	—	—	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	Deletion			

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4	4	<u>—</u>	<u>—</u>	<u>amount due in respect of a revolving payment or fee amount for payment in installments, it is treated as per the preceding provision.</u>	Deletion
4	5	4	5	<u>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.</u>	<u>5. If billing amount increases or decreases after converting to Points due to cancelation of purchase and so on, Points are added or deducted accordingly. Also if billing amount increases or decreases due to discount of charges, cash back based on campaigns or adjustment of charges for other rational reasons, Points are added or deducted accordingly as well.</u>
4	6	4	6	<u>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.</u>	<u>6. If Eligible Card Member does not pay billing amount on due date, Trust Club may cancel those points which are earned on the billing amount.</u>
5	1	5	1	<u>1. Notwithstanding the provision of the preceding article, Trust Club may credit special points (hereinafter called “bonus point”) to card members as promotions.</u>	<u>1. Notwithstanding the previous articles, Trust Club may offer extra points (hereinafter referred as “Bonus Points”) to Eligible Card Members as promotions.</u>
5	2	5	2	<u>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.</u>	<u>2. Trust Club determines criteria of Eligible Card Members for Bonus Points and conditions for Bonus Points such as number of cap, conversion rate from spending amount.</u>
—	—	<u>6</u>	<u>1</u>	Addition	(Points Combine) <u>1. For Diners Club Card, Points earned on Business Account Card which is a supplemental card of Diners Club Card and Points on Diners Club Card can be combined. However, Points earned on multiple Diners Club Cards can not be combined.</u>
—	—	<u>6</u>	<u>2</u>	Addition	<u>2. For Corporate Cards, Points earned on each employee’s card may be combined to the representative’s card.</u>
<u>6</u>	1	<u>7</u>	1	(Notice of Point) <u>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.</u>	(How to Confirm Earned Points) <u>1. Eligible Card Members can confirm earned Points, redeemed Points and remaining available Points balance which are updated after billing cut off date on billing statement. Also Eligible Card Members can confirm the latest remaining available Points via Interactive Voice Response System or Club Online.</u>
<u>6</u>	2	<u>7</u>	2	<u>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.</u>	<u>2. If number of Points increases or decreases for some reasons after billing cut off date, the change of Points reflects on the next month billing statement.</u>

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<u>7</u>	—	<u>8</u>	—	<u>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.</u>	<u>Validity of Points is evergreen with no expiration. Remaining Points are available until the Eligible Card Member withdraws from the membership. However, if Eligible Card Member changes to other card product of TRUST CLUB, remaining Points may not be carried over to the other card product. If Eligible Card Member withdraws or is disqualified, the Eligible Card Member loses any rights for Points.</u>
<u>8</u>	1	<u>9</u>	1	(Redemption to goods and service) <u>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.</u>	(Point Redemption) <u>1. Eligible Card Members may redeem points for goods and services (hereinafter referred as “Reward Item(s)”) by methods designated by TRUST CLUB. There may be some cases that required Points are different for the same Reward Item by type of card product, by campaign and so on.</u>
<u>8</u>	2	<u>9</u>	2	<u>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.</u>	<u>2. Trust Club notifies Eligible Card Members of Reward Items and required Points to redeem for them by methods designated by Trust Club.</u>
<u>8</u>	3	<u>9</u>	3	<u>3. If the eligible member wishes to redeem points to an item, the member shall apply by a method designated by Trust Club.</u>	<u>3. Eligible Card Members shall apply for point redemption by methods designated by Trust Club.</u>
<u>8</u>	4	<u>9</u>	4	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.	<u>4. Trust Club will provide Reward Item to Eligible Card Member based on application from the Eligible Card Member in the event that Trust Club recognizes the application is appropriate. However, if applied Reward Item is not available for some reasons, Trust Club shall provide alternative Reward Item which is equivalent to the applied Reward Item, or the Eligible Card Member selects other Reward Item or cancels the application itself.</u>
<u>8</u>	5	<u>9</u>	5	5. When we deliver the item to the eligible member, the delivery address is limited within Japan.	5. In principle, Reward Items are delivered to only addresses in Japan that Eligible Card Members registered in Trust Club in advance.
8	6	—	—	<u>6. Redemption to liquor may be rejected due to age of the eligible member.</u>	Deletion
8	7	<u>6</u>	<u>3</u>	<u>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.</u>	<u>3. For SuMi TRUST CLUB Cards, Points earned on multiple SuMi TRUST CLUB Cards can be combined.</u>
8	8	—	—	<u>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.</u>	Deletion

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9	—	<u>10</u>	—	<u>(Change of items and number of points for redemption)</u> 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.	<u>(Change of Reward Items and Required Points)</u> Trust Club may change Reward Items and required Points anytime without prior notice to Eligible Card Members.
<u>10</u>	1	<u>11</u>	1	<u>(Provision and use of point data)</u> 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.	<u>(Use of Eligible Card Member and Point Information)</u> 1. Eligible Card Members may redeem Points in other rewards programs or certificates (hereinafter referred as “Point system”) provided by partners or merchants (referred as “Affiliated Provider(s)”).
<u>10</u>	2	<u>11</u>	2	2. The eligible member agrees that Trust Club may provide the member with an item using the affiliated provider's point system etc.	2. Eligible Card Members agree that Affiliated Providers may provide reward items to Eligible Card Members through the Point system on behalf of Trust Club based on the previous provision.
—	—	<u>11</u>	<u>3</u>	Addition	3. Eligible Card Members agree that Trust Club and Affiliated Providers exchange and use Eligible Card Member's name, card number, customer number registered in Affiliated Providers Point system and number of Points, etc. so as to complete Points redemption processes taking sufficient protection measure for information security.
<u>10</u>	<u>3</u>	<u>11</u>	<u>4</u>	3. Where there is any other provision for the use of point system etc, it shall apply to the eligible customer.	4. If there are terms and conditions for Point system designated by Affiliated Providers or Trust Club, Eligible Card Members agree on them to use Point system.
<u>11</u>	—	<u>12</u>	—	<u>(Prohibition of transfer of points)</u> The eligible member shall not transfer credited points to a third party for any reason.	<u>(Prohibition of Right Transfer)</u> Eligible Card Members shall not lend, sell, transfer and provide the rights of Rewards Program as collateral or inheritance to third party for any reasons.
<u>12</u>	1	<u>13</u>	1	<u>(Divestiture)</u> 1. The eligible member will forfeit a right of credited points and its redemption to items if;	<u>(Forfeit of Rights)</u> 1. Eligible Card Members lose any rights of earned Points when:
<u>12</u>	1(1)	<u>13</u>	1(1)	(1) the member lost a membership due to closure of account or any other reason	(1) Eligible Card Member's account is closed.
<u>12</u>	1(2)	<u>13</u>	1(2)	(2) the member failed to fulfill payment obligations to Trust Club	(2) Eligible Card Member neglects to make payment of billed amount by due date.
<u>12</u>	1(3)	<u>13</u>	1(3)	(3) the member breached this terms and conditions	(3) Eligible Card Member breaches this Terms and Conditions issued by Trust Club.
<u>12</u>	1(4)	<u>13</u>	1(4)	(4) the member abused SuMi TRUST CLUB Rewards Program	(4) Eligible Card Members makes fraud relating to Rewards Program.
<u>12</u>	2	<u>13</u>	2	2. Notwithstanding the foregoing section, unless the eligible member falls into any of the cases of the preceding section, the points credited to the	2. In the event that Family Card Member withdraws from the membership, Points earned by the Family Card Member will remain and

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<u>12</u>	2	<u>13</u>	2	<u>eligible customer will remain valid.</u>	<u>belong to Eligible Card Member as long as either of (1)~(4) in the previous provision is not applicable.</u>
—	—	<u>13</u>	<u>3</u>	Addition	<u>3. In the event that Business Account Card is withdrawn, Eligible Card Members lose any rights of earned Points on the Business Account Card.</u>
<u>12</u>	3	<u>13</u>	<u>4</u>	<u>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.</u>	<u>4. In the event that forfeit of Eligible Card Members' rights of Reward Items is confirmed after the Reward Items are delivered to the Eligible Card Member, the Eligible Card Member must return the delivered Reward Items to Trust Club as soon as possible. Also the Eligible Card Member must bear any costs to return the delivered Reward Items to Trust Club.</u>
13	1	<u>14</u>	1	<u>(Handling of delivered items)</u> <u>1. In principle, the eligible member may not switch a delivered item with any other. The eligible member may not cancel the delivered item and demand reversal of the equivalent points either.</u>	<u>(Handling of Delivered Reward Items)</u> <u>1. In principle, once Reward Items were delivered, Eligible Card Members may be unable to change, cancel them and restore redeemed Points.</u>
<u>13</u>	2	<u>14</u>	2	<u>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.</u>	<u>2. Notwithstanding the previous provision, if any defects are found on delivered Reward Item and Eligible Card Member makes a claim to Trust Club within one month after the Reward Item is delivered, Trust Club will either replace it with the same Reward Item or provide alternative Reward Item which has the same point value. However, in the even that Trust Club is not able to provide the same Reward Item or relevant alternative Reward Item, Eligible Card Member agrees in advance that Trust Club may provide any other Reward Item which Trust Club can provide or cancel redeeming Points and return the Points.</u>
—	—	<u>14</u>	<u>3</u>	Addition	<u>3. The warranty for Reward Items is within the range of product warranty attached to the Reward Items, which the product providers warrant unless specific conditions for warrant are described in the documents enclosed in packages of Reward Items. Trust Club is not responsible for quality, performance, compatibility with other product for Reward Items. Also Trust Club will not be liable for lost, stolen and damage of the Reward Items after delivery.</u>
—	—	<u>14</u>	<u>4</u>	Addition	<u>4. In the case that Reward Items are not delivered and returned to Trust Club after the items were delivered based on Article 9-5 due to no report of address change by Eligible Card Member to Trust Club, Trust Club may discard the Reward Items after keeping them for a certain period from the delivery date. In this case, the redeemed points may not be returned to the Eligible Card Members.</u>

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—	—	<u>14</u>	<u>5</u>	Addition	<u>5. Notwithstanding the previous provision, if Eligible Card Members fail in receiving Reward Items by deadline or in validity term for the Reward Items such as perishable foods, tickets, or any items even though the Reward Items were delivered in appropriate time, Trust Club may discard them after the deadline or validity term. In this case, the redeemed Points may not be returned to the Eligible Card Members.</u>
<u>13</u>	<u>3</u>	<u>14</u>	<u>6</u>	<u>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.</u>	<u>6. In the event that any defects are found on Reward Items provided by Affiliated Providers through their Point systems, Eligible Card Members shall resolve the issues with the Affiliated Provider directly. Trust Club is not responsible for it.</u>
<u>14</u>	<u>1</u>			<u>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.</u>	
<u>14</u>	<u>2</u>	<u>14</u>	<u>7</u>	<u>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.</u>	<u>7. Redeemed Points through Affiliated Providers' Point system shall not be refundable for any reasons.</u>
<u>14</u>	<u>3</u>	—	—	<u>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.</u>	Deletion
<u>15</u>	<u>1</u>	<u>15</u>	<u>1</u>	<u>(Tax and public dues)</u> <u>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.</u>	<u>(Tax and Public Dues)</u> <u>1. Eligible Card Members shall pay tax and public duties levied on redeemed Reward Items if the Reward Items are deemed as a part of Eligible Card Members' income.</u>
<u>15</u>	<u>2</u>	<u>15</u>	<u>2</u>	<u>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.</u>	<u>2. Eligible Card Members shall make a tax report to taxation office or a public duties report to local government. Trust Club is not responsible for them.</u>
—	—	<u>16</u>	—	Addition	<u>(Suspension of Items)</u> <u>Trust Club may suspend providing Reward Items anytime if the Reward Items are out of stock or for any other operational reasons.</u>
<u>16</u>	<u>1</u>	<u>17</u>	—	<u>(Suspension of SuMi TRUST CLUB Rewards Program)</u> <u>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.</u>	<u>(Revision or suspension of Rewards Program)</u> <u>Trust Club may suspend Rewards Program itself anytime for operational reasons. In this case, Trust Club will notify Eligible Card Members of the suspension in advance by methods such as posting the notice on Trust Club website.</u>

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<u>16</u>	<u>2</u>	<u>17</u>	—	2. <u>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.</u>					
<u>17</u>	—	<u>18</u>	—	<u>(Question etc related to points)</u> <u>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.</u>	<u>(Questions regarding Points)</u> <u>Trust Club may resolve upon Trust Club's discretion in the case any questions arising out of Rewards Program - validity of Points; transfer of Points to Affiliated Providers; or any other operations regarding Rewards Program.</u>				
<u>18</u>	—	<u>19</u>	—	<u>(Revision of this terms and conditions)</u> 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 <u>announcement on our website etc.</u>	<u>(Revision of the Terms and Conditions)</u> Trust Club may revise this Terms and Conditions for operational reasons. In this case, Trust Club will notify Eligible Card Members by a certain method such as <u>posting the notice on Trust Club website.</u>				
<u>[Cards for which Reward Points are not applicable]</u>				<u>[Cards for which Reward Points are not applicable]</u> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><u>Card Name</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><u>Delta SkyMiles SuMi TRUST CLUB / SMBC TB Gold VISA Card</u></td> </tr> <tr> <td style="text-align: center;"><u>Delta SkyMiles SuMi TRUST CLUB / SMBC TB Platinum VISA Card</u></td> </tr> <tr> <td style="text-align: center;"><u>SuMi TRUST CLUB Cash Back Card</u></td> </tr> </tbody> </table> <u>※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.</u> <u>※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).</u> <u>※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.</u>	<u>Card Name</u>	<u>Delta SkyMiles SuMi TRUST CLUB / SMBC TB Gold VISA Card</u>	<u>Delta SkyMiles SuMi TRUST CLUB / SMBC TB Platinum VISA Card</u>	<u>SuMi TRUST CLUB Cash Back Card</u>	Deletion
<u>Card Name</u>									
<u>Delta SkyMiles SuMi TRUST CLUB / SMBC TB Gold VISA Card</u>									
<u>Delta SkyMiles SuMi TRUST CLUB / SMBC TB Platinum VISA Card</u>									
<u>SuMi TRUST CLUB Cash Back Card</u>									