

## Terms of Use of e-Statement Services

### Article 1 (Definitions of Terms)

Terms not specified in this Terms of Use shall mean the same definitions of terms provided in designated terms and conditions (that mean Terms and Conditions for Diners Club Membership, Terms and Conditions for TRUST CLUB Card Membership, Terms and Conditions for Diners Club Corporate Card Membership and Terms and Conditions for Commercial Card Membership, hereafter collectively called "Terms and Conditions") that the Member has agreed.

### Article 2 (Contents of Services)

1. The "Credit Card e-statement Services" (the "Services") shall mean the notices which Sumitomo Mitsui Trust Club Co., Ltd. ("Trust Club") provides to a holder ("Member") of a credit card issued by Trust Club (except some of Corporate and Co-brand cards), (hereinafter called "Card") by a method designated by Trust Club in lieu of mailing, including monthly Statement of Charges, advance notice of loan contract, document at the time of loan contract, document at the time of basic credit line agreement and certificate of receipt of payment and evidence of transaction history for a certain period (hereinafter called "Statements") as prescribed by the Money Lending Business Law.
2. Even if the Member applied for the use of the Services, Trust Club may mail "Statements, etc." if Trust Club deems it necessary under the conditions set forth by Trust Club.

### Article 3 (Use of Services)

1. Any Member who wishes to use the Services shall, upon agreeing to this terms of use, register for the use of the Services, and report the Member's e-mail address to Trust Club by a method designated by Trust Club. Upon completion of the registration, the registered Member (hereinafter called "Registered Member") shall be entitled to use the Services. The Services shall be usable provided that the Registered Member is able to access Internet via computer, etc. by a method designated by Trust Club to receive the Services.
2. For Statement of Charges, etc., the registration for the services shall be closed on every 18th (or the previous business day if the date falls on Saturday, Sunday or holiday) and the suspension of postal mail shall take effect from the Statement of Charges coming due on 10th of the next month (it may be a month after next depending on the status of the registration).
3. Trust Club shall send an e-mail advising that Statement of Charges is available to see to the e-mail address reported by the Registered Member. The Registered Member shall, forthwith upon receipt of the e-mail, access and log-in to Club Online on Trust Club's home page to confirm the Statement of Charges and save the data on the Registered Member's PC.

### Article 4 (E-mail Address)

1. In the event that the Registered Member changes the e-mail address, the Member shall take steps to change the e-mail address via Club Online on Trust Club's home page without any delay.
2. Trust Club shall not be liable for any damage, loss or disadvantage etc. incurred by the Registered Member, or any claim, suit, etc. against the Member resulting from the Registered Member's incorrect email address registration with Trust Club or the Registered Member's failure to notify Trust Club of the e-mail address change.

### Article 5 (Type and Contents of Information Transmission Technology Necessary for Use of Services)

The following are the environment necessary for the use of the Services such as types and versions of web browser, data format for Statement of Charges, etc. in relation with the use of the Services. In the event that Trust Club changes the service environment, the Registered Member shall immediately adjust the environment to the change. If you're a user of OS / browser which is no longer supported, please upgrade it in order to be able to use Club Online.

#### 【Recommended Browser】

##### Windows

- Internet Explorer 11, Microsoft Edge (latest version)
- Firefox (latest version)
- Chrome (latest version)

##### Macintosh

- Safari (latest version)
- Firefox (latest version)
- Chrome (latest version)

#### 【Data format for Statement of Charges】

You would need Adobe Reader (PDF viewer) to browse e-Statement.

### Article 6 (Application and Revision of These Regulations)

1. Trust Club may revise or modify any of this Terms of Use to the extent permitted by the relevant laws and regulations.
2. Matters not stipulated in this Terms of Use shall be governed by the Terms and Conditions.

### Article 7 (Suspension, Termination, Etc. of Use of Service)

1. In case the Registered Member wishes to suspend or terminate use of the Services, the Registered Member shall notify Trust Club thereof by the method specified by Trust Club.
2. In the event that the e-mail delivery from Trust Club to the Registered Member continues to fail for a certain period, Trust Club may cancel registration of use of the Services for such Member without any notice thereof to such Member.
3. In the event that the Registered Member cannot use the Services properly due to the unavailability of the environment necessary for the use of the Services, the Member shall immediately terminate use of the Services.
4. Whatever the reason may be, Trust Club may suspend or terminate the Registered Member's use of the Services at any time with the notice thereof.

Effective as of April.2020  
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