

This English version of the Terms and Conditions shall be for reference purposes only. If there is any inconsistency between the English and in Japanese versions, the Japanese version shall prevail.

Terms and Conditions for Diners Club Card/ SuMi TRUST CLUB Card Membership

Effective as of October 1, 2018

CHAPTER I General Provisions

Article 1. (Members)

- 1.A "Principal Member" refers to an individual who applies to the Sumitomo Mitsui Trust Club Co., Ltd. ("Trust Club") for membership in the credit card transaction system ("Membership"), satisfies the criteria prescribed by Trust Club on matters including but not limited to age and annual income (27 years old or over for Diners Club Card and 22 years old or over for SuMi TRUST CLUB Card in principle) and is admitted to the Membership by Trust Club.
- 2.A "Family Member" refers to an individual to whom the Principal Member agrees to assume any and all liabilities that the family member owes to Trust Club (including but not limited to the payment of Card Shopping Charges) if his/her Membership is approved by Trust Club.
- 3.Principal Members and Family Members shall be collectively referred to as "Members"

Article 2. (Acceptance of Terms and Conditions)

- 1.In applying for a credit card issued by Trust Club (a "Card"), a Member shall have the "Agreed Provisions and Important Matters regarding Handling of Personal Information" constituting a part of the Terms and Conditions (as well as any other details that Trust Club deems necessary) provided by Trust Club, and agree to the foregoing in advance.
- 2.When a Member is issued by Trust Club with the Terms and Conditions as well as related Membership special provisions (the "Terms and Conditions, etc."), he/she shall promptly accept the Terms and Conditions, etc. upon confirming their contents. Further, if a Member falls under any of the following, the Member is deemed to have accepted the Terms and Conditions, etc.:
 - (1)If the Member signs his/her Card,
 - (2)If the Member uses his/her Card,
 - (3)If the annual membership fee set forth in Article 4 is paid, or
 - (4)If the Member does not file a withdrawal application set forth in Article 16 with Trust Club by the end of the following month after the issuance by Trust Club of his/her Card and the Terms and Conditions, etc.

Article 3. (Issuance and Handling of Cards)

- 1.Trust Club shall issue and lend Cards to Members. The Cards prescribed under the Terms and Conditions are issued by Trust Club to individuals in two brands of "Diners Club Card" and "SuMi TRUST CLUB Card" (which consists of VISA Card and MasterCard). Cards include IC Card equipped with IC Chip.
- 2.Upon a Card being lent by Trust Club, a Member shall immediately sign his/her own name in the designated place for signature on the Card after checking that the name stated on the face of the Card is

that of his/her own. The Card may not be used by anybody other than the Member who has signed his/her own name in the designated place for signature on the Card.

- 3.A Member shall use and keep custody of his/her Card with the care of a good manager. In particular act, such as the following is assumed to be in advance agreed that can be the card management breach of duty.
 - (1)the Card shall not be kept at any location of the risk of theft or card information shall not be kept under the prying eyes.
 - (2)the Card shall not be presented or used in case it is difficult to make accurate judgment under any circumstance caused by alcohol consumption, etc.
 - (3)a Member shall not send any reply to an e-mail from strangers or enter his or her card information actively when accessing the Website for the first time.
 - (4)the Card management shall not be left to third parties including family members regardless of the reasons.
- 4.Cards are owned by Trust Club. A Member shall not lend or assign his/her Card to a third party including family members, pledge the Card, otherwise transfer the possession of the Card to any third party including family members, or disclose or let a third party including family members use any information stated on the face of the Card including but not limited to his/her name as the Member, membership number, or valid term, and any ID/Password issued by a merchant for his/her Card use (the"Card Information") in any manner whatsoever. In the event that a Card or the Card Information thereof is used by a third party including family members in breach of this Article and the Terms and Conditions, the relevant Member shall bear liability for charges on the card use and any other losses arising therefrom.
- 5.The valid term of a Card shall be prescribed by Trust Club and stated on the Card. Trust Club shall issue a new Card with a renewed valid term to a Member who does not file a withdrawal application by the valid term and is deemed, by Trust Club to remain qualified for the Membership.
- 6.If Trust Club suspects an unauthorized use by a third party or possibility thereof with respect to any Card, Trust Club may cancel the Card and issue a replacement. A Member shall agree to the foregoing in advance. In this case, the relevant Member shall cooperate with any investigation that Trust Club may conduct in relation to the damage from the unauthorized use.

Article 4. (Annual Membership Fee)

A Member shall pay the prescribed amount of annual membership fee to Trust Club on the date that Trust Club notifies to the Member by sending a statement of charges. The annual membership fee already paid shall not be refunded in principle on the ground of withdrawal or cancellation of the Membership or for any other reasons whatsoever.

Article 5. (Personal Identification Number)

- 1.Trust Club shall register a personal identification number based on the Member's request. The Member may not use the same number in four digits (such as 0000 or 9999, etc.) or any other numbers that may be easily guessed by the third party, including but not limited to the date of birth and telephone number, etc. If the Member does not make any request, PIN shall be registered and informed to the

Member by Trust Club. In this case, the Member may change the PIN in a manner prescribed by Trust Club.

- The Member shall manage his/her PIN with the care of a good manager so that it does not become known to other persons. The Member shall be liable to pay any and all obligations, losses, and so forth, arising from the card use by the Member or any other third party upon entering the registered PIN, except where there is a fault on the part of Trust Club.

Article 6. (Supplementary Services, etc.)

- A Member may receive Supplementary Services and benefits incidental to his/her Card ("Supplementary Services etc.") that Trust Club provides itself or through a contractor associated with Trust Club (a "Service Affiliate").
- Members shall comply with the rules and regulations, etc. that may be prescribed for the use of Supplementary Services etc., if any, and acknowledge in advance that some Supplementary Services etc. may not be available.
- Members acknowledge in advance that Supplementary Service etc. may be discontinued or terminated whenever Trust Club or the relevant Service Affiliate considers necessary.

Article 7. (Total Credit Line and Restriction of the Use)

- The Member's credit line shall be determined for each Card upon screening by Trust Club. Furthermore, when the Member holds multiple cards lent from Trust Club. The credit line is assigned to each Member as well as to each card. The total of credit line for each card shall not exceed the member's credit line.
- If Trust Club deems appropriate, it may set the following sub-lines within the credit line (collectively, "Sub-lines").
 - Shopping one lump-sum payment credit line: It is the credit line available for one lump-sum payment for shopping. The credit line for one lump-sum payment for SuMi TRUST CLUB cards is calculated by subtracting the outstanding balance of (2) and (3) in this paragraph from the credit line. In addition, the credit line for one-lump sum for Diners Club cards is not applicable to Sub-lines, but a different credit line is set separately.
 - Revolving shopping credit line : Credit line for revolving payment, payment in two installments, and payment in installments (payment in three or more equal installments) and one lump-sum payment at bonus time. Payment in two installments and payment in installments are not available for Diners Club cards.
 - Cash advance / card loan credit line: Credit line for cash advance and card loan services.
- The credit line and Sub-lines for family members are equivalent to the credit line and Sub-lines set for the principal member.
- Trust Club shall notify Members of the credit line as well as Sub-lines for each credit card by sending the format specified by Trust Club such as a card carrier and the statement of charges, etc.
- Trust Club may change the credit line and Sub-lines for Members as necessary and limit the credit line for each Member without notifying members in advance.
- Amounts subject to a credit line include charges on purchases of goods, charges on services, Repayment Amounts for cash advances and principal of card loan, and any other charges or fees on any

goods and services provided by Trust Club.

- In relation to any card use by a Member, Trust Club may receive an inquiry from any of the service establishments of Trust Club listed in the following items (the "Service Establishments") if the amount of a particular use exceeds the maximum amount per use separately designated by Trust Club or for any other reasons.
 - Trust Club's Service Establishments;
 - Service Establishments of credit card companies with which Trust Club is associated in relation to service establishment operations (i.e. businesses of acceptance of cards and credit sales); or
 - Service Establishments of companies or organizations handling service establishment operations for international brand cards issued by Trust Club.
- If any of the items in the preceding paragraph becomes applicable to any of the following items, Trust Club may reject the use of the card without any prior notice to Members and Service Establishments.
 - the credit line prescribed in paragraph 1 through 6 of this Article.
 - if the particular use by the relevant Member of his/her Card violates or is likely to violate the Terms and Conditions;
 - if the Card is used to purchase goods or services, whose owners name is officially registered such as vehicles and real property, in the name of a third party, not the Member (including Corporate Membership with Corporate Card or Business Card); or
 - if Trust Club considers the use to be inappropriate for reasons including but not limited to being a purchase of merchandise for resale or payment with respect thereto, or any other commercial transaction.
 - When Trust Club considers any card use at a Service Establishment as stipulated in paragraph 7 of this Article is inappropriate.
- If Trust Club considers the use to be inappropriate, Trust Club may request the Member to return his/her Card through the relevant Service Establishment or credit card company with which Trust Club directly or indirectly associated, or a bank or credit card company (a "Company Contracted with Service Establishment") associated with the relevant international organizations VISA Worldwide for VISA cards, MasterCard Worldwide for Master cards and Diners Club International for Diners Club cards respectively.). In this case, the Member shall comply with the request and return his/her Card to Trust Club.
- The Member shall be liable to pay for any card use by a Member in excess of the credit line set forth in paragraph 1 of this Article.

Article 8. (Settlement of Charges)

- The calculation of a Member's payment obligations to Trust Club in relation to charges on purchases of goods or services ("Card Shopping Charges"), Repayment Amounts, etc. for cash advances and card loans prescribed in Articles 34 and 35 respectively ("Financial Services"), and so forth, that are payable on the relevant Payment Date in accordance with the relevant payment type for Card Shopping Charges (one of the payment types prescribed in Article 29) and the relevant type of Financial Service (the "Contracted Payment Obligations") shall be closed on the 15th of the month (the "Closing Date"). Furthermore, if the Member uses Diners Club Card for shopping or Financial Services in Japan (usage only limited to Cash Dispensers/ATM in Japan out of those defined in Article 34), the

card usage data arrives at Trust Club from Service Establishments and Financial institutions, and the defined data of payments to Service Establishments shall be used for the calculation of the Contracted Payment Obligations. In addition, for other card usage data, it may be processed on the following business day and used for the calculation of the Contracted Payment Obligations on the Closing Date in the following month, depending on the time of the day when such data arrives at Trust Club.

2.A Member shall open an account at a financial institution designated by Trust Club and make a payment of the Contracted Payment Obligations on the 10th day (the 8th day for some financial institutions) of the following month (or the following business day if the 10th day is not a business day of financial institutions: the "Payment Date") into the account (the "Payment Account") by means of account transfer, collection by servicer, or automatic transfer (the "Account Transfer, etc.") from the account.

However, if Trust Club considers necessary or if there is an administrative reason, Trust Club may request a Member to make a payment by means including but not limited to a remittance of the relevant amount into a deposit account specified by Trust Club. If Trust Club's advance consent is obtained, any other manner of payment may be used instead. Further, Trust Club may designate dates other than those stated above as the Closing Date and the Payment Date for Members. In this case, Trust Club shall notify Members of the Closing Date and the Payment Date so designated in sending statements of charges prescribed in paragraph 5 of this Article or by other means designated by Trust Club. For administrative reasons, the Payment Date so designated may be in a month that is two months or more after the relevant Closing Date.

3.If charges for any card use are denominated in a foreign currency (including charges in a foreign currency for any card use in Japan), the charges shall be converted into Yen in accordance with the procedures designated by an associated international organization in the relevant country at the conversion rate equal to the total of the rate designated by the relevant associated international organization or Trust Club and the administrative expenses prescribed by Trust Club. A Member shall agree to the foregoing in advance with respect to the use of his/her Card and shall not raise any objection to Trust Club with regards to the conversion rate. Further, the administration expenses shall not be charged on any use of cash advance services overseas.

4.If a Member fails to pay the relevant Contracted Payment Obligations on the corresponding Payment Date set forth in paragraph 2 of this Article, the Member shall pay the unpaid obligation in a manner designated by Trust Club. The costs of payment in such designated manner shall be borne by the Member as a matter of course.

5.By the Payment Date in each month, Trust Club shall notify each Member of the monthly amount of Contracted Payment Obligations set forth in paragraph 1 of this Article in a manner prescribed by Trust Club including but not limited to a statement to the address that the Member has notified to Trust Club. Trust Club may, for its own reasons, change the manner to deliver statements of charges to Members.

6.If a Member does not raise any objection to Trust Club within fourteen (14) days after receiving a statement of charges in the preceding paragraph, the Member shall be deemed to have accepted the

contents of that statement of charges. In this case, any of the charges on the statement should become ineligible for payment waiver or refund.

7.A Member may request Trust Club to reissue a statement of charges. However, such reissuance shall be limited for any statement of charges issued within six (6) months prior to the month of reissuance request. In this case, the Principal Member shall pay a reissuance fee prescribed by Trust Club.

Article 9. (Appropriation of Payment, etc.)

1.If the amount paid by a Member is insufficient to fulfill its outstanding Payment Obligations to Trust Club based on these Terms and Conditions and other contracts in full, unless otherwise proposed by the Member, Trust Club may, without any notice to the Member in advance, appropriate such amount to the payment of any outstanding Payment Obligations in an order and manner that Trust Club specifies and the Member shall not raise any objection to such appropriation. However, it shall be excluded if it is subject to the Article 30, paragraph 5 of the Installment Sales Act.

2.If the amount paid for a Member's payment obligation exceeds the amount to be paid when due as set forth in the Trust Club agreement (including the provisions of this Terms and Conditions, any individual agreement with the Member or other payer, or any designation by Trust Club based on these agreements), a Principal Member shall agree in advance that relevant excess amount may be, as a matter of course and without any notice to the Principal Member or other payer, appropriated to the Member's obligations to Trust Club (unless otherwise specified by Trust Club) on the dates and in the order and manner that Trust Club designates, irrespective of whether any of their payment has fallen due or not. Any and all disputes with the payer arising from this shall be resolved by the Principal Member.

Article 10. (Interest/Fee Rate and Change of Interest/Fee Rate)

1.Trust Club shall, in a manner designated by Trust Club, notify Members of the interest/fee rates for credit card purchase (using revolving payments and installment payments), the interest rate for financial services, and delinquency charges (collectively, the "Standard Rates") that are separately prescribed by Trust Club.

2.Trust Club may change the Standard Rates on the ground of changes in the financial climate or any other circumstances. Notwithstanding the provisions herein, after the notification by Trust Club to Members of the change of Standard Rates, the new Standard Rates shall apply to the Balance of Use of revolving payments and installment payments, or the Loan Balance of lending under Financial Services (collectively, the "Balance") as at the time of the said notification, which Members accept without objection.

3.Trust Club may apply any rates lower than the Standard Rates (the "Preferred Rates") to Members in the course of promotional campaigns, and so forth, conducted by Trust Club. In this case, Trust Club shall notify the relevant Members of the details of the Preferred Rates and the period of application thereof in a manner designated by Trust Club.

Article 11. (Burden of Cost)

A Member shall, even after the cancellation or withdrawal of the

Membership, bear costs including but not limited to stamp duties as well as costs for filing of petition with respect to the Member for payment demand, compulsory execution, preservation, and preparation of notarial deeds, among any and all costs and expenses that Trust Club incurs in taking legal actions. The costs for an investigation conducted by the Member shall be borne by the Member as a matter of course.

Article 12. (Reexamination of Membership Qualification)

1. Trust Club may reexamine the eligibility of a Member and his/her credit lines on a regular and ad-hoc basis after the Member's admission to the Membership. In this case, the Member shall furnish Trust Club with such materials as requested by Trust Club, and cooperate with the suspension of use or return of the Member's Card that may be ordered or requested by Trust Club respectively.
2. If a Member relocates or becomes known to have relocated overseas, Trust Club may conduct the reexamination in the preceding paragraph.

Article 13. (Rejection of Relations with Anti-social Forces)

1. Members and membership applicants ("Members, etc.") hereby represent and warrant that each of them does not and will not fall under any of the followings:
 - (1) An organized crime syndicate (*Boryokudan*);
 - (2) A member of an organized crime syndicate or a past member of such a syndicate with respect to whom 5 years have not elapsed after withdrawal;
 - (3) A quasi member of an organized crime syndicate;
 - (4) An enterprise connected with an organized crime syndicate;
 - (5) A corporate extortionist (*Sokaiya*) etc., gangster proclaiming to be a social activist, etc., group committing special intellectual crimes, or any other similar person or entity; or
 - (6) A person who cooperates with those, ("Members of an organized crime syndicate"), prescribed in each of the preceding paragraph
 - (7) A person who is designated as the subject of economic sanctions by Japanese Government or Foreign Governments, etc.
 - (8) Any other persons or entities that Trust Club recognizes as being equivalent to any of the item in the preceding paragraphs.
2. "A person who cooperates with members of an organized crime syndicate" prescribed in the preceding paragraph 6 shall be the person who falls under any of the followings:
 - (1) A person who attempts to benefit from involving in activities to gain funding for the organized crime syndicate, etc. or by utilizing the power, information gathering capability or financial strength of organized crime syndicate members, etc.
 - (2) A person who is recognized as having a relationship with organized crime syndicate members, etc. in such a way that they control the person's business or actually get involved in the person's business management;
 - (3) A person who is recognized as having a relationship of wrongfully using organized crime syndicate members, etc.
 - (4) A person who knows that they are organized crime syndicate members, etc. but still keeps a relationship in providing funds, etc. or conveniences to them.
 - (5) Any other act that Trust Club recognizes as being similar to any of the foregoing;

3. Members, etc. hereby represent that each of them shall not directly or through a third party conduct any of the following:
 - (1) To make a violent demand;
 - (2) To make an unfair demand beyond Trust Club's legal liability;
 - (3) To use threatening language or exercise violence in relation to Card transactions (including but not limited to the use of Cards, payment of charges, and use of Supplementary Services);
 - (4) To damage Trust Club's reputation or interfere with Trust Club's business by disseminating rumors, or using fraudulent means or threatening forces;
 - (5) Any other act that Trust Club recognizes as being similar to any of the foregoing;
4. If Trust Club recognizes that a Member etc. has fallen under or is likely to fall under any of the following, Trust Club may reject the membership application relating to such a person/entity:
 - (1) if any of the items in paragraph 1 of this Article becomes applicable to the person/entity;
 - (2) if the person commits an act falling under any of the items listed in the preceding paragraph;
 - (3) if the person turns out to have made a false statement in relation to any of the representations and warranties pursuant to the provisions of paragraphs 1 and 3 of this Article.
5. If Trust Club recognizes that a Member has fallen under or is likely to fall under any of the items in the preceding paragraph, the provisions of Article 15 shall be applied mutatis mutandis to the person and Trust Club may take measures including but not limited to the suspension of use or lending of Card, legal actions, cancellation of Membership with respect to the person.

Article 14. (Politically Exposed Persons)

1. If a Member, etc. falls currently or fell formerly under any of the following items, the Member, etc. shall report to Trust Club the relevant item(s), the relevant foreign country name, the government post and the job status (incumbent or not):
 - (1) If the position of the Member, etc. has significance with respect to the Act on Prevention of Transfer of Criminal Proceeds (e.g. head, cabinet minister, ambassador or envoy of a foreign state, a foreign central bank or the like);
 - (2) If the Member, etc. has a family who holds any of the positions prescribed above (e.g. spouse including a partner who is not legally married but has a common-law marriage to the Member, etc., parents, children, siblings and the spouse's parents and children); or
 - (3) If the Member, etc. has a corporate personality and its substantial controller falls under the section (1) or the preceding item.
2. If a Member, etc. falls under any of the items of the preceding paragraph, or if Trust Club otherwise recognizes that it is the case, the Member, etc. shall agree in advance that Trust Club confirms identity of the Member, etc. at the time of transaction in accordance with legal requirements and shall submit documents required for other procedures. If the identity of the Member, etc. is not verified at the time of transaction, the provisions of Article 15 shall be applied mutatis mutandis to the person and Trust Club may take measures including but not limited to the suspension of use or lending of Card and cancellation of Membership with respect to the person.

3.If a Member, etc. falls under paragraph 1 of this Article, or if Trust Club otherwise recognizes that it is the case, the Member, etc. shall agree in advance that he/she can not receive services designated by Trust Club.

Article 15. (Suspension of Use or Lending of Card, Legal Actions and Cancellation of Membership, etc.)

1.If a Member breaches or is likely to breach the Terms and Conditions, etc. by reasons including but not limited to the delinquent payment, if Trust Club believes that there are suspicious circumstances in relation to any card use by the Member, if the reexamination under Article 12 is conducted, or if Trust Club otherwise considers necessary, Trust Club may take any of the following steps immediately without notifying the Member in advance:

- (1)to suspend the use of the Member's Card,
- (2)to suspends the use of Supplementary Services,
- (3)to suspend lending and request a return of the Member's Card,
- (4)to notify the Service Establishments, etc. of the nullification of the Member's Card, or
- (5)to take legal actions as deemed necessary by Trust Club.

2.The steps set forth in the items in the preceding paragraph shall be implemented through Service Establishments, etc. and in any other manner prescribed by Trust Club.

3.If a Member falls under or is likely to fall under any of the following, or if the Member is otherwise recognized by Trust Club to be unsuitable for the Membership, Trust Club may cancel the Membership of the Member at any time without any notice or demand:

- (1)if the Member makes a false statement at the time of or after the Member's admission to the Membership;
- (2)if the Member breaches any of the provisions of applicable laws and regulations or the Terms and Conditions, etc.;
- (3)if the Member fails to perform any of the Contracted Payment Obligations,
- (4)if a bill or check drawn by the Member becomes dishonored or if the Member suspends payments in general;
- (5)if a petition for attachment, provisional attachment, or provisional disposition is filed against the Member, or if the Member becomes subject to a coercive tax collection;
- (6)if a petition for bankruptcy, civil rehabilitation, or conciliation pertaining to money adjustment is filed against or filed by the Member;
- (7)if the credit standing of the Member changes in a material way;
- (8)if the Member fails to provide documents that are necessary for identification or other similar purposes;
- (9)if the Member uses any part of the total credit line for shopping in order to purchase goods or services with a view to exchanging them for money;
- (10)if Trust Club recognizes that the use of available credit line for purchasing bills currently in circulation and bills is not appropriate.
- (11)if Trust Club recognizes that the status of use, payment, or Card management of the Member is inappropriate on the grounds of matters including the overseas gambling on the internet, etc., overseas public lottery transaction, fictitious transaction, or use of the Member's Card by a third party;
- (12)if Trust Club does not issue a renewal card and the valid term of

the Member's Card has expired; or

(13)if Trust Club recognizes that a ground on which the Member falls under any of the items (1) to (12) above in relation to any other terms and conditions executed between the Member and Trust Club has arisen or is likely to arise.

4.In case of cancellation of Membership pursuant to the preceding paragraph, Trust Club shall not indemnify any loss, damage, costs or expenses that a Member may incur as a result of such cancellation.

5.If any of the provisions of paragraphs 3 and the preceding paragraph of this Article becomes applicable to a Member, the rights of the Member to receive Supplementary Services and benefits set forth in Article 6 (including those accrued prior to the cancellation of Membership) shall be lost.

6.A Member shall, even after the cancellation of Membership, be liable to pay the outstanding obligations under the Terms and Conditions, etc. that are owed to Trust Club (including those become known to Trust Club after the cancellation) in accordance with the provisions herein.

7.If Trust Club recognizes that a Principal Member breaches or is likely to breach any of the provisions or prohibitions in this Article or any other part of the Terms and Conditions, etc., all of his/her Family Members shall also be subject to the same measures taken by Trust Club.

Article 16. (Withdrawal from Membership)

1.A Member may withdraw from the Membership at any time by applying to Trust Club for withdrawal in a manner prescribed by Trust Club. If a Principal Member withdraws from the Membership, his/her Family Members and the supplementary cards incidental to the Cards that Trust Club lends to a Member pursuant to the Terms and Conditions, etc. (the "Supplementary Cards") shall also be withdrawn as a matter of course. Members acknowledge that a withdrawn Member's Card and his/her Supplementary Cards may not be used in any manner whatsoever after the processing of withdrawal is completed.

2.If a Member applies for withdrawal from the Membership, he/she must return his/her Card to Trust Club. However, if there is an instruction of destruction from Trust Club, the Members shall comply with the instruction and dispose of his/her Card upon cutting magnetic strips thereon (and IC chips as well, in cases of Cards with IC chips) and making the Card unusable.

3.In cases of paragraph 1 and the preceding paragraph of this Article, a Member shall immediately pay all of the outstanding obligations under the Terms and Conditions, etc. regardless of the Payment Dates thereof in a manner of payment accepted by Trust Club. In this case, the Member shall be withdrawn from the Membership upon the full payment of all of the outstanding obligations under the Terms and Conditions.

4.If a Member applies for withdrawal from the Membership pursuant to this Article, the Member's rights to receive Supplementary Services and benefits (including those accrued prior to the application for withdrawal) shall be lost.

Article 17. (Forfeiture of Benefit of Time)

1.If a Member falls under any of the following items, all of the Member's outstanding obligations under the Terms and Conditions, etc. shall be

accelerated and become immediately payable by the Member:

- (1) if the Member fails to pay any of the Contracted Payment Obligations (other than those listed in the following item.) on the relevant payment Date even for once,
- (2) if the Member fails to pay the Amount Due in respect of a revolving payment, or the amount payable in respect of a payment in installments, payment in two installments, and one lump-sum payment concurrent with payment at bonus time, and if the Member, after a demand in writing by Trust Club specifying a reasonable period of 20 days or more for payment, does not pay the unpaid amount within the specified period despite the said demand.
- (3) if a bill or check drawn by the Member becomes dishonored or if the Member suspends payments in general,
- (4) if a petition for attachment, provisional attachment, preservative attachment or provisional disposition is filed against the Member, or if the Member becomes subject to a coercive tax collection, or
- (5) if a petition for bankruptcy, civil rehabilitation, special liquidation, corporate reorganization or any other similar insolvency proceeding is filed against or filed by the Member.

2. If a Member falls under any of the following items, all of the Member's outstanding obligations under the Terms and Conditions, etc. shall be accelerated and become immediately payable by the Member upon request by Trust Club:

- (1) if the Member pledges, assigns or lends the merchandise, or commits any other act that infringes the ownership of the merchandise prescribed by Trust Club,
- (2) if the Member violates any of its obligations under the Terms and Conditions, etc., and thereby commits a material breach of the Terms and Conditions, or
- (3) if the Member's credit standing otherwise deteriorates considerably.

Article 18. (Delinquency Charge)

1. If a Member is delinquent in the payment for Card Shopping Charges, the Member shall pay delinquency charges at the following annual rates for the period from the day after the Payment Date to the date of actual payment.

- (1) For one lump sum payment, the amount will be calculated by multiplying the Contracted Payment Obligations by the annual rate of 14.56% (14.60% for a leap year).
- (2) For revolving payment, payment in two installments, one lump-sum payment at bonus time, or payment in installments, the amount will be calculated by multiplying the Contracted Payment Obligations by the annual rate of 14.56% (14.60% for a leap year), or multiplying the total outstanding amount by the annual rate of 5.98% (6.00% for a leap year), whichever is lower.

2. If a Member becomes subject to an acceleration in relation to Card Shopping Charges, the member shall pay a delinquency charge by multiplying the total outstanding balance by following annual rates from the accelerated Payment Date to the date of full payment.

- (1) For one lump sum payment, the amount will be calculated by multiplying the Contracted Payment Obligations by the annual rate of 14.56% (14.60% for a leap year).
- (2) For revolving payment, payment in two installments, one lump-sum payment at bonus time, or payment in installments Services, the amount will be calculated by multiplying the total outstanding

balance by the annual rate of 5.98% (6.00% for a leap year).

3. If a Member is delinquent in the payment for Financial Services, the Member shall pay a delinquency charge at the annual rate of 19.94% (20.00% for a leap year) on the delinquent principal amount due for the Contracted Payment Obligations from the day after the Payment Date to the date of actual payment.

4. If a Member becomes subject to an acceleration in relation to the financial services, the Member shall pay a delinquency charge at the rate of 19.94% (20.00% for a leap year) on the delinquent principal amount due for the Contracted Payment Obligations from the accelerated Payment Date to the date of full payment.

5. The calculation in each paragraph of this Article shall be made on a pro-rated daily basis using 365-day a year (366-day for a leap year).

Article 19. (Loss, Theft, Falsification and Reissuance of Card)

1. If a Card of a Member is used by a person other than the Member due to matters including but not limited to loss or theft (including the fraudulent use of the credit card number), any and all payment obligations arising from such use shall be subject to the Terms and Condition, etc. and payable by the Member; provided, however, that Trust Club shall exempt the Member from the payment obligations arising on or after the day that is 60 days prior to the date of receipt of the notification by Trust Club if the Member promptly notifies the fact of loss or theft, etc. to Trust Club directly by telephone or any other means, reports to the nearest police station to that effect, and submits a lost property report prescribed by Trust Club.

2. Notwithstanding the proviso to the preceding paragraph, if any of the following items becomes applicable, no payment exemption shall be granted:

- (1) if the loss or theft, etc. is caused by willful misconduct or gross negligence of the Member,
- (2) if a person related to the Member including but not limited to a family member, relatives, co-resident, house sitter, or any other person handling personal care tasks for the Member based on entrustment is involved in the loss or theft, etc., or misuses the Member's Card,
- (3) if the loss or theft, etc. occurs in times of war, earthquakes or any other significant social disorder,
- (4) if any losses arise in relation to a card use upon PIN confirmation by checking the entered number against the registered PIN,
- (5) if the loss or theft etc. takes place in any circumstances constituting a breach of the Terms and Conditions, or
- (6) if the Member refuses to submit any document requested by Trust Club or makes a false statement in a document submitted to Trust Club, or if the Member does not cooperate with an investigation into damage from unauthorized use that is conducted by Trust Club.

3. A Member shall not be liable for the payment of charges related to any use of falsified Cards.

4. Notwithstanding the provisions of the preceding paragraph, a Member shall be liable for the payment of charges arising from (1) the loss, theft, or fraudulent use of falsified Card or stolen number of Card which is taken place during and within one year after any breach of Article 3 and Article 5 of the Terms and Conditions, etc. by the Member, and (2) a falsified Card if the production or use of the falsified Card is attributable to willful misconduct or negligence on the part of

the Member.

5. A Member shall cooperate with an investigation into the state of damage that may be conducted by Trust Club or any other entity.
6. Trust Club may reissue Cards in cases where it deems appropriate. A Member having a Card reissued shall pay a reissuance fee prescribed by Trust Club.

Article 20. (Changes of Notified Particulars)

1. If there is any change in a Member's particulars that is notified to Trust Club including but not limited to his/her name, address, phone number, e-mail address, employer, occupation, Payment Account, purpose of transaction and Family Members, the Member shall notify Trust Club of the relevant change without delay in a manner prescribed by Trust Club.
2. If a notice, document, or any other item that is sent to a Member from Trust Club (a "Sent Item") is delayed or fails to arrive due to the lack of notification in the preceding paragraph, the Sent Item shall be deemed to have reached the Member at the time when it should have normally arrived. However, this shall not apply if such notification is not made due to unavoidable circumstances.
3. If a Sent Item is returned to Trust Club due to the address being unknown or any other reasons as a result of the lack of notification in paragraph 1 of this Article, Trust Club may contact the Member for confirmation or take other necessary steps. If the Sent Item is still not delivered to the Member despite the said steps, Trust Club may suspend the use of the Member's Card or take other measures as set forth in Article 15. Members agree in advance that the same measures shall also be taken against those receiving statements of charges in an electromagnetic manner.
4. Members acknowledge in advance that the contact information stated in any application for an additional Card filed by a Member with a Card lent from Trust Club shall be applied to all existing Cards lent by Trust Club, unless such additional application is cancelled. Further, if a Member who has more than one Card lent from Trust Club makes a notification pursuant to paragraph 1 of this Article to Trust Club with respect to any change in address or any other contact information concerning one of the Cards lent by Trust Club, the relevant information concerning other Cards shall also be changed accordingly. However, Corporate Cards, etc. are excluded.

Article 21. (Telephone and Online Transactions, etc.)

1. A Member may apply for a service designated by Trust Club, inquire to Trust Club, and make notifications, etc. set forth in the preceding Article by telephone or on the Internet (a "Telephone Transaction, etc.").
2. In principle, a Member shall make a Telephone Transaction, etc. by using his/her PIN or the personal authentication method separately designated by Trust Club. The content of the transaction, etc. shall be recorded or captured, and stored by Trust Club for a reasonable period of time.

Article 22. (Submission of Documents)

1. If it becomes necessary under any of the applicable laws and regulations, etc., Trust Club may request a Member to submit documents prescribed by Trust Club.

2. Trust Club may request a Member to submit certain documents on a regular or ad-hoc basis for identification or confirmation of card use and the Member shall cooperate with such the request.
3. If Trust Club otherwise considers necessary in cases, including but not limited to, where a Member fails to comply with the provisions of paragraph 1 and the preceding paragraph of this Article, Trust Club may restrict or suspend the use of the Member's Card.
4. Even if the use of a Member's Card is restricted or suspended by Trust Club pursuant to the provisions of the preceding paragraph, the Member shall pay the obligations owed to Trust Club in accordance with the Terms and Conditions, etc.

Article 23. (Agreed Jurisdiction)

Members agree that any disputes arising in relation to the Terms and Conditions, etc. shall be subject to the jurisdiction of a summary court and a district court having jurisdiction over the relevant Member's address, place of purchase, or head office or relevant branch of Trust Club, regardless of the amount in dispute.

Article 24. (Governing Law)

Any and all agreements between a Member and Trust Club shall be governed by and construed in accordance with the laws of Japan.

Article 25. (Amendment of Terms and Conditions/Acceptance)

If the contents of an amendment to the Terms and Conditions, etc. if any, are notified to Members or published, and if a Member uses his/her Card after such a notification or publication, the Member shall be deemed to have accepted the said amendment to the Terms and Conditions, etc. If there are any special agreements or provisions that are inconsistent with the Terms and Conditions, etc., such special agreements or provisions shall prevail. In the event that a Japanese and English version exists, the Japanese version shall prevail.

Article 26. (Assignment of Contractual Status)

1. Members hereby give overall advance consent without objection to any transfer to a third party of Trust Club's contractual status under the Terms and Conditions, etc. that Trust Club may make in the future.
2. Members hereby give advance consent without objection to any assignment by Trust Club of its claims against any Member under the Terms and Conditions, etc. to a third party including but not limited to a servicer.

CHAPTER II Card Shopping Provisions

Article 27. (Manner of Card Use)

1. A Member may purchase goods or receive services by presenting his/her Card at a Service Establishment and signing a designated sales voucher in the same manner as is on the back of his/her Card. However, at Service Establishments with credit card terminals, Members may be requested to comply with the procedures prescribed for such terminals. For mail-order purchases or other circumstances especially approved by Trust Club, the presentation of Cards may be omitted. At the Service Establishments that Trust Club deems appropriate (including Service Establishments conducting transactions including but not limited to on-line transactions on the Internet or by other similar means), Members may purchase goods or receive

services in a manner that Trust Club deems appropriate including but not limited to the entry of their PIN into the credit card terminals instead of signing on sales vouchers.

2. In case of IC Card use at Service Establishments designated by Trust Club, Members may make the entry of their PIN into the credit card terminals instead of signing on sales vouchers.)) However, at Service Establishments with a broken credit card terminal or other methods especially approved by Trust Club are available, Members may be asked to proceed with another payment method.
3. For reasons including but not limited to the status of use, an approval from Trust Club shall be required for each card use. In this case, Trust Club may receive an inquiry from a Service Establishment and a Company Contracted with Service Establishment. Members agree in advance that Trust Club shall answer such an inquiry from the Service Establishment and Company Contracted with Service Establishment only with respect to the aspects that Trust Club deems necessary.
4. If Trust Club considers that a Member's Card is likely to be used in a fraudulent manner by a third party, Trust Club may withhold or reject the use of the Card through the relevant credit card terminal and approve the use upon inquiry from the relevant Service Establishment or Company Contracted with Service Establishment. Members agree in advance that Trust Club may follow the prescribed procedures for identification in such circumstances.
5. If Trust Club considers that a particular card use by a Member violates or is likely to violate the Terms and Conditions, etc. or that the purpose of transaction etc. is inappropriate, Trust Club may reject the use by the Member.
6. A Member shall, in order to cancel a purchase of goods or services for which his/her Card is used, comply with the designated procedures including but not limited to the signing of a cancellation voucher in the same manner as on the back of the Card.
7. A Member may use his/her Card in relation to a continuous service designated by Trust Club including but not limited to the settlement of communication charges by registering the Card Information with a relevant Service Establishment in advance. If his/her Card becomes unusable due to a change of any particulars including but not limited to the membership number or valid term, withdrawal or cancellation of Membership, or any other reasons, the Member shall immediately take necessary steps to change the manner of settlement upon notifying the relevant Service Establishment to that effect. If the Member does not make this change, even after the withdrawal or cancellation of the Membership, the Member shall be liable for the payment of charges with respect to transactions arising from the relevant Service Establishment pursuant to provisions hereof. If the Member receives a separate instruction from Trust Club in respect of such manner of settlement, the Member shall comply with the separate instruction.
8. In relation to the preceding paragraph, if any particulars including but not limited to the membership number change due to a change of card type or other similar reasons, or if Trust Club otherwise deems necessary or appropriate in cases, including but not limited to, where more than one Card is lent to the Member, Trust Club shall notify the Service Establishment of the relevant change upon request therefrom, which Members hereby accept in advance. Further, if the Member terminates the agreement concerning the continuous service, he/she shall himself/herself take necessary steps with respect to the relevant

Service Establishment. Even after the withdrawal or cancellation of the Membership, the Member shall be liable for payment with respect to the use of his/her Card at the relevant Service Establishment pursuant to Article 15, paragraph 6 and Article 16, paragraph 3.

9. Any dispute that may arise under transactions using a Card shall be resolved between the relevant Member and the relevant Service Establishment. If a Member, after a transaction using his/her Card at a Service Establishment, cancels the transaction upon agreement between the Member and the Service Establishment, the relevant charges shall be settled in a manner prescribed by Trust Club.
10. Members agree that the Service Establishments shall disclose to Trust Club the information concerning goods, services, and telephone conversations purchased using Cards as well as other contents of transactions and related information, for the purposes of identification and confirmation of details of claims arising from card use. A Service Establishment shall itself or through a relevant Company Contracted with Service Establishment disclose to Trust Club the details of telephone conversations including telephone numbers of called parties, only if the relevant Member so consents in advance and the relevant Service Establishment so agrees.
11. Members agree in advance that some foreign Service Establishments may charge a handling fee in relation to a card use (a "Card Handling Fee"). If a Member signs a sales voucher expressly stating the amount of Card Handling Fee, the Member is liable to pay the Card Handling Fee in addition to the Card Shopping Charges.

Article 28. (Assignment of Receivables/Advances)

1. Members hereby give advance consent without objection to the following in relation to any claims arising from the purchase of goods or services using a Card that a Service Establishment holds against a Member (a "Receivable"). In relation to the following assignments, the Service Establishments and Trust Club shall dispense with any notification and request for consent to the relevant Member with respect to each assignment.
 - (1) That a Service Establishment assigns Receivables to Trust Club or that Trust Club makes advance payments on behalf of the relevant Member to the Service Establishment, both in accordance with the agreement between Trust Club and the Service Establishment. In this case, such an assignment or advance payment may be made through a third party (excluding an associated credit card company and foreign credit card company but including a foreign Diners franchise) that is deemed appropriate by Trust Club;
 - (2) That a Service Establishment assigns Receivables to a relevant associated credit card company or that the associated credit card company makes advance payments on behalf of the relevant Member to the Service Establishment, both in accordance with the agreement between the associated credit company and the Service Establishment (In this case, such an assignment or advance payment may be made through a third party that is deemed appropriate by Trust Club.), in parallel with an advance payment from Trust Club to the associated credit card company;
 - (3) That a Service Establishment assigns the Receivables to a relevant foreign credit card company or that the foreign credit card company makes advance payments on behalf of the relevant Member to the Service Establishment, both in accordance with the agreement

between the foreign credit card company and the Service Establishment (In this case, such an assignment or advance payment may be made through a third party that is deemed appropriate by Trust Club.), in parallel with an advance payment from Trust Club to the foreign credit card company.

2. Members hereby consent, in advance, to the assignments to Trust Club of the Receivables held by the relevant Service Establishment or the advance payments by Trust Club on behalf of the relevant Member at any time and in any manner in cases of any items in the preceding paragraph. In relation to the said assignments or advance payments, the Service Establishments and Trust Club shall dispense with any notification and request for consent to the relevant Member with respect to each assignment or advance payment.
3. The amount of Receivables assigned to Trust Club or the amount of advance payment that Trust Club makes on behalf of the relevant Member pursuant to paragraph 1 of this Article shall be the amount indicated on the relevant sales voucher prescribed by Trust Club. The amount indicated on the order form or its equivalent prescribed by merchants in case of a mail-order purchase etc.

Article 29 (Type of Payment)

1. A Member may, when using his/her Card, select one of the payment types of one lump-sum payment, payment in two installments, payment in installments, one lump-sum payment at bonus time, or revolving payment. The payment type for purchase of goods, service charge, and payments on mail-order purchase on a Diners Club Revolving Card shall be revolving payment. However, payment types other than one lump-sum payment may only be used by a Member who is deemed appropriate by Trust Club at a Service Establishment designated by Trust Club. Further the payment types of payment in two installments, payment in installments, one lump-sum payment at bonus time, and revolving payment shall be used within the revolving shopping credit line. However, in principle, a one lump-sum payment shall be adopted if a Member does not validly designate a payment type, or if the Member uses his/her Card at a Service Establishment so designated by Trust Club.
2. The amount payable and the Payment Date with respect to the payment types of one lump-sum payment, payment in two installments, and one lump-sum payment at bonus time shall be as follows. However, the Payment may become effective at a later date due to administrative reasons.
 - (1) For one lump-sum payment, the whole amount of use shall be payable on the Payment Date in the month following the relevant Closing Date.
 - (2) For payment in two installments, one half each of the cash price (the amount of card usage: a fraction, if any, shall be included in the first payment.) shall be payable on the Payment Dates in the two consecutive months following the relevant Closing Date. No interest is charged.
 - (3) For one lump-sum payments at bonus time, one payment shall be made on the August's payment date for a total cash price (the amount of card usage) during the period from the day following the Closing Day of the last December to the Closing Day in June of the said year, and the other payment shall be made on the January's payment date of the following year for the amount spent during the

period from the day following the Closing Day in July to the Closing Day in November of the said year. The above periods may vary depending on the calendar year and Service Establishments. No Interest is charged.

3. If a Member selects a revolving payment the following shall apply.
 - (1) The principal amount of revolving payment due in each month (the "Principal Amounts Due") shall be determined depending on the Shopping payment plans as stated at the appendix of the Terms and Conditions, etc. The principal amounts due in each month in cases of minimum payment method (for Diners Club Card only) and variable amount plan (for SuMi TRUST CLUB Card only) respectively, shall be determined depending on the balance of revolving payment as at the relevant Closing Date. Further, a Member shall pay the amount (the "Amount Due"), which is the principal amount due with Revolving Payment Fees (the "Revolving Payment Fees") of APR 15.0%, applied to the Balance of Revolving Payment as of the closing day.
 - (2) The method used for calculating Revolving Payment Fees shall be the Without Method. Regardless of the number of calendar days, the rate which is 1/12 of the annual percentage rate shall be multiplied by the outstanding revolving payment balance as of the closing day. In addition, financial charges for revolving payment for the initial usage shall be calculated based on the revolving payment balance as of the closing day regardless of the number of days between the card usage date and the payment date.
 - (3) Specific examples of calculation of Amounts Due are as shown at the appendix of the Terms and Conditions, etc.
 - (4) A Member may change the principal amount payable in each month or method of payment if the Member so applies and Trust Club so consents.
 - (5) A Member may make advanced repayments with respect to the whole or a part of the Balance of Revolving Payment in a manner separately prescribed by Trust Club. In this case, Revolving Payment Fees for the period from the business day following the previous payment date of principal amount to the date of advanced repayment on a prorated daily basis using 365-day a year (366-day for a leap year) shall be payable in addition to the principal amount.
 - (6) If a Member selects a fixed-amount plan concurrent with payment at bonus time, a bonus time payment shall be due twice a year in two separate months being a combination of January and July, January and August, or February and August to be designated by Trust Club. A bonus time payment shall be made in each designated month from the first arrival of one of the designated months onwards. The additional amount due in each month of bonus time payment shall not exceed the maximum amount designated by Trust Club, which shall be payable in addition to the Amount Due for the relevant month.
4. A one lump-sum payment or one lump-sum payment at bonus time that is selected by a Member at the time of card use may be switched to a revolving payment, if it is within the revolving shopping credit line prescribed by Trust Club, if the Member so applies to Trust Club by the date prescribed by Trust Club, and if Trust Club deems such a switch (a "Switch to Revolving Payment") appropriate.
5. If a Member selects a payment in installments, the following shall apply.

(1)The number of payments, actual annual rate, and fee rate as stated at the appendix of the Terms and Conditions, etc. shall apply to the Member who selects a payment in installments.

(2)The Member shall pay a monthly amount equal to the quotient of the total of cash price (the amount of card usage) and fee set forth in the preceding paragraph (the "Total Installment Amount") by the number of payments (the "Installment Amount") in each month starting from the month following the relevant Closing Date. A specific example of calculation of the Total Installment Amount is as shown at the appendix of the Terms and Conditions, etc. Furthermore, a fraction, if any, shall be added to the amount payable in the first payment.

(3)A Member may make advanced repayments with respect to the whole or a part of the outstanding obligations relating to payment in installments in advance in a manner separately prescribed by Trust Club. If the Member has paid the Installment Amounts as contracted originally, and if the whole of the outstanding obligations relating to payment in installments are repaid in advance during the contracted payment period, the Member may request Trust Club to reimburse an amount equal to a certain proportion designated by Trust Club of un-accrued installment fee calculated using the rule of 78 Method or any other similar manner of calculation designated by Trust Club.

6.A Member may select one of the Shopping Payment types stated at the appendix of the Terms and Conditions, etc. if Trust Club deems it appropriate.

However, if Trust Club does not deem the Shopping Payment type selected by the Member appropriate, it may assign a different one to the Member.

[Shopping Payment types]

| Payment type | Domestic Service Establishments | Overseas Service Establishments |
|---------------------------|---|---------------------------------|
| All revolving | revolving payment only | revolving payment only |
| Select revolving (Type A) | one lump-sum payment, one lump-sum payment at bonus time, revolving payment, payment in two installments (for SuMi TRUST CLUB Card only), and payment in installments (for SuMi TRUST CLUB Card only) | revolving payment only |
| Select revolving (Type B) | one lump-sum payment, one lump-sum payment at bonus time, revolving payment, payment in two installments (for SuMi TRUST CLUB Card only), and payment in installments (for SuMi TRUST CLUB Card only) | one lump-sum payment only |

※To a Member who does not select one of the above courses at the time of membership application, "Select revolving (Type B)" shall be automatically assigned.

7.Members may not change the manner of payment of annual membership fee, interest, fees, and delinquency charges to any

payment type other than one lump-sum payment.

Article 30. (Ownership of Merchandise)

Members agree that the ownership to the merchandise that Members purchase using Cards shall remain with Trust Club until the relevant payment obligations (and any interest or fees) with respect to the merchandise are paid in full.

Article 31. (Difference between Samples/Catalogues and Actual Merchandise)

If a Member makes an order upon looking at a sample or catalogue, etc., and if the delivered item including but not limited to the merchandise, right, or service turns out to be different from the sample or description on the catalogue, the Member may request a replacement of the delivered item (including but not limited to the merchandise, right, or service) from the relevant Service Establishment or cancel therelevant sale and purchase agreement.

Article 32. (Defense of Suspension of Payment)

1.If any of the following events occur in relation to a Member's use of his/her Card in a payment type of revolving payment, payment in two installments, payment in installments, or one lump-sum payment at bonus time, the Member may, until the event is resolved, suspend the payment for the merchandise, right, or service in respect of which such an event has taken place:

- (1)if the merchandise, right, or service has not been delivered;
- (2)if the merchandise is damaged, soiled, or broken, or otherwise defective; or
- (3)if the Member has any other defense against the Service Establishment with respect to the sale of merchandise or right, or provision of service.

2.If a Member notifies Trust Club of his/her intention to suspend payment pursuant to the preceding paragraph, Trust Club shall immediately take necessary steps.

3.Prior to making a notification set forth in the preceding paragraph to Trust Club, a Member shall endeavor to negotiate with the Service Establishment, etc. in order to solve the event falling under paragraph 1 of this Article.

4.A Member who has made a notification set forth in paragraph 2 of this Article shall endeavor to make a prompt submission to Trust Club of a written statement describing the event falling under paragraph 1 of this Article (with supporting materials, if any). If it is necessary for Trust Club to investigate the event in question, the Member shall cooperate with the investigation.

5.Notwithstanding the provisions of paragraph 1 of this Article, a Member may not suspend payment in any of the following cases:

- (1)if the particular use of the Member's Card is not subject to the Installment Credit Sales Law;
- (2)if the Member has executed a sales agreement, etc. with respect to the particular card use that is subject to the Installment Credit Sales Law for or as his/her business (other than card use relating to a personal business opportunity related sales agreement or personal multilevel marketing distributorship agreement);
- (3)if the total cash price (amount of use) in respect of a particular use by the Member of a revolving payment is less than ¥38,000;

- (4)if the total cash price in respect of a particular use by the Member of a payment in two installments, payment in installments, or one lump-sum payment at bonus time is less than ¥40,000;
- (5)if the Member's Card is used at a Foreign Service Establishment; or
- (6)if the suspension of payment by the Member is otherwise deemed contrary to the principle of good faith.

6.If Trust Club deducts the amount corresponding to the amount of payment suspension pursuant to paragraph 1 of this Article from the Balance of Use and invoices to the Member the remaining balance, the Member shall continue to pay the Card Shopping Charges after such deduction.

CHAPTER III Cash Advance / Card Loan Provisions

Article 33. (Purpose for Cash Advance / Card Loan Credit Line)

- 1.In providing Financial Services to Members, Trust Club may set a cash advance / card loan credit line for a Member. The Member may repeat borrowings from Trust Club for use of living expenses as the transaction purpose to the extent not exceeding the cash advance / card loan credit line less the outstanding Loan Balance.
- 2.An agreement to set a cash advance / card loan credit line shall be deemed to have been executed when Trust Club sets the said credit line upon examination pursuant to the applicable laws and regulations including but not limited to the Money Lending Business Law following an application by a Principal Member by means including but not limited to an application form prescribed by Trust Club.
- 3.A Principal Member may, himself/herself or through a Family Member as his/her agent, borrow cash from Trust Club within the cash advance / card loan credit line in a manner prescribed in the following Article and Article 35. If a Family Member borrows cash from Trust Club, the Family Member is deemed to have borrowed as an agent of the Principal Member.
- 4.The maximum usable amount within cash advance / card loan credit line shall be as stated at the appendix of the Terms and Conditions, etc. The cash advance / card loan credit line shall be notified to a Member by Trust Club in a manner of document delivery set forth under the Money Lending Business Law as well as by any other means designated by Trust Club including but not limited to statement of charges.
- 5.Trust Club may cancel, increase, or decrease the cash advance / card loan credit line for a Member or suspend any further use of Financial Services or restrict the amount of use by a Member, as necessary. However, any increase of cash advance / card loan credit line shall be made upon confirming the Member's intent.
- 6.Trust Club may, pursuant to the Money Lending Business Law, request a Member to submit documents demonstrating his/her financial ability including but not limited to a tax withholding slip and final tax return. If a Member fails to submit requested documents within a prescribed period, Trust Club may suspend the use of Financial Services by the Member.

Article 34. (Cash Advance)

- 1.A Member may use cash advance services within the cash advance / card loan credit line by operating cash dispensers and automated teller machines in Japan and overseas that are associated with Trust Club ("Cash Dispensers") and withdrawing cash therefrom in

accordance with the prescribed procedures including but not limited to the entry into the Cash Dispensers of his/her PIN that is registered with Trust Club.

- 2.In addition to the manner set forth in the preceding paragraph, a Member may use cash advance services by other means approved by Trust Club including but not limited to the telephone and the Internet. In this case, Trust Club shall remit the amount of cash advance into the Member's Payment Account and the date of such remittance shall be the date of use of cash advance.
- 3.A Member may take a cash advance through any of the following foreign financial institutions, etc. at any of their premises designated by Trust Club in a manner including but not limited to the presentation of his/her Card and passport as well as signing of his/her own name on a designated sales voucher.
 - (1)For SuMi TRUST CLUB Card, foreign financial institutions etc., affiliated with the associated international organizations (other than Diners Club International);
 - (2)For Diners Club Card, foreign Diners franchises (excluding certain offices), associated organizations that are contracted with Trust Club and foreign Diners franchises, and overseas branches of associated financial institutions.
- 4.A Member shall pay interest on a cash advance at the rate prescribed by Trust Club for the period from the day after the date of cash advance to the payment date. Matters including but not limited to the applicable interest rate shall be as stated at the appendix of the Terms and Conditions, etc. which shall be notified to the Member by Trust Club in a manner of document delivery set forth under the Money Lending Business Law as well as by any other means designated by Trust Club including but not limited to statement of charges.
- 5.A cash advance that a Member takes may be switched to a card loan, if it is within the cash advance / card loan credit line prescribed by Trust Club, if the Member so applies to Trust Club by the date prescribed by Trust Club, and if Trust Club deems such a switch (a "Switch to Card Loan") appropriate. In this case, the interest rate for card loan on the amount applied for shall be the same as the interest rate for Cash advances prior to switching.
- 6.The amount of cash advance used, Payment Date of interest, manner of payment, and currency conversion with respect to an amount in a foreign currency that is stated on a voucher for cash advance used overseas shall be as set forth in the Terms and Conditions, etc.
- 7.A Member may make advanced repayments with respect to the whole or a part of the balance of use in a manner separately prescribed by Trust Club. In this case, a Member shall make payments by depositing the amount specified by Trust Club to the account of financial institution also specified by Trust Club upon notifying Trust Club in advance. If the whole or a part of the Balance of Use is repaid in advance, the interest for the period from the day following the date of Cash advance to the date of advanced repayment on a pro-rated daily basis using 365-day a year (366-day for a leap year) shall be payable in addition to the Balance of Cash advance.
- 8.Notwithstanding the provisions in the preceding paragraph, if any of the following items applies, a Member acknowledges and agrees in advance that early repayment of the whole or part of the balance of

use for cash advance may not be permitted.

Article 35. (Card Loan)

- 1.A Member may use card loan services by operating Cash Dispensers and withdrawing cash therefrom in accordance with the prescribed procedures including but not limited to the entry into the Cash Dispensers of his/her PIN that is registered with Trust Club.
- 2.In addition to the manner set forth in the preceding paragraph, a Member may use card loan services by other means approved by Trust Club including but not limited to the telephone and the Internet. In this case, Trust Club shall remit the amount of card loan into the Member's Payment Account and the date of such remittance shall be the date of use of card loan.
- 3.The amount of each card loan shall be in an amount of ¥10,000 or more in units of ¥10,000.
- 4.The repayment principal amount for card loan in each payment shall be determined as shown in the chart at the appendix of the Terms and Conditions, etc. depending on the payment plan designated by a Member. Further, the repayment principal amount in each payment under the variable amount plan shall be determined depending on the outstanding balance of card loan as at the relevant Closing Date. A Principal Member shall pay the repayment principal amount and accrued interest (the "Repayment Amount"). However, a change of payment plan or other details shall be possible if a Principal Member so wishes and if Trust Club deems such a change appropriate.
- 5.The interest rate for card loan shall be as stated at the appendix of the Terms and Conditions, etc. which shall be notified to the Member by Trust Club in a manner of document delivery set forth under the Money Lending Business Law as well as by any other means designated by Trust Club including but not limited to statement of charges.
- 6.The interest payable in the first payment of card loan shall be calculated on the balance of card loan for the period from the day after the date of card loan to the first Payment Date thereafter based on a pro-rated daily basis using 365-day a year (366-day for a leap year), which shall be payable in addition to the principal amount due on the first Payment Date (The same shall apply to additional card loans extended thereafter). The interest payable in the second and subsequent payments thereafter shall be calculated on the balance of card loan for the period from the day after the Payment Date to the following Payment Date based on a pro-rated daily basis using 365day a year (366-day for a leap year), which shall be payable in addition to the principal amount due on the following Payment Date after the relevant Closing Date.
- 7.A Member terminating a card loan contract shall pay, in addition to the whole of the outstanding obligations, if any, the interest calculated in the manner set forth in the preceding paragraph.
- 8.A Member may make advanced repayments with respect to the whole or a part of the balance of card loan. In this case, a Member shall make payments by depositing the amount specified by Trust Club to the account of financial institution also specified by Trust Club upon notifying Trust Club in advance. If the whole of the balance of card loan is repaid in advance, the interest for the period from the day after the previous Payment Date (the day after the date of card loan, if the advanced repayment is made before the first Payment Date thereafter)

to the date of advanced repayment on a pro-rated daily basis using 365-day a year (366-day for a leap year) shall be payable in addition to the balance of card loan.

- 9.Notwithstanding the provisions in the preceding paragraph, if any of the following items applies, a Member acknowledges and agrees in advance that early repayment of the whole or part of the Balance of Use for card loan may not be permitted:
 - (1)If the card loan data has not arrived at Trust Club;
 - (2)If the closing date of the Balance of Use for the card loan which early repayment is going to be executed has passed; or
 - (3)If the Member remits the relevant amount into a deposit account specified by Trust Club without any prior notice.
- 10.For a Principal Member who selects a fixed amount plan with payment at bonus time, a bonus time payment shall be due twice a year in two separate months being a combination of January and July, January and August, or February and August to be designated by Trust Club. A bonus time payment shall be made in each designated month from the first arrival of one of the designated months onwards. The additional amount due in each month of bonus time payment shall not exceed the maximum amount designated by Trust Club, which shall be payable in addition to the relevant Contracted Payment Obligation due for the month.

Article 36. (Cash Dispenser Usage Fee)

When using a CD/ATM terminal, Card Members shall incur the applicable handling charge specified by Trust Club, which shall not exceed the maximum rate as defined in Article 2 of the Interest Rate Restriction Act Enforcement Ordinance.

Appendix for Diners Club Card [Revolving Payment]

1.Revolving shopping credit line / fee rate, etc.

| Revolving Shopping Credit Line | Fee Rate (Actual Annual Rate) | Payment Plan | Payment Period/ Number of Payments/ Payment Date |
|--|-------------------------------|--|---|
| Amount, not exceeding ¥3,000,000 as examined and determined by Trust Club. | 15.00% | Minimum payment method: Whichever the highest of the amount of principal payment that a Member agrees in advance with Trust Club at the time of credit card application or the amount of principal payment varying depending on the Balance of Use is payable. * Increased principal payments in bonus months may also be set. | <p>■ Payment Period/Number of Payments</p> <p>The payment period and number of payments vary depending on the Balance of Use and type of payment until the principal and fee are fully paid.</p> <p>■ Payment Date</p> <p>In principle, the calculation of Balance of Use is closed on the 15th day of each month</p> |

| Revolving Shopping Credit Line | Fee Rate (Actual Annual Rate) | Payment Plan | Payment Period/ Number of Payments/ Payment Date |
|--------------------------------|-------------------------------|--|---|
| | | * The principle payment is set for 20,000 yen at the time of enrollment. | and the payment is due on the 10th day of the following month. On the 10th day of each month, the payment (the amount of principal payable in each month + fee accrued) is to be made. |

※ Trust Club may, upon examination, set credit lines for shopping revolving exceeding the above.

<Fees>

The calculation method for the revolving payment fee shall be the Without Method and the revolving balance as of the closing day is multiplied by one twelfth of Actual Annual Rate. In addition, the initial revolving fee is calculated based on the revolving balance as of the closing day regardless of the number of days from the day the card was used to the payment day.

2. Principal Payment (based on the Balance of Use as at the Closing Date)

| Balance of Use | Up to ¥500,000 | Up to ¥1,000,000 | Up to ¥1,500,000 | Up to ¥2,000,000 | Up to ¥2,500,000 | Over ¥2,500,000 |
|-------------------|----------------|------------------|------------------|------------------|------------------|-----------------|
| Principal Payment | ¥20,000 | ¥40,000 | ¥60,000 | ¥80,000 | ¥100,000 | ¥120,000 |

3. Example of Revolving Payment (example of monthly fee calculation)

Revolving purchase at the cash price (the amount of card use) of ¥100,000 on 10 April;

(Closing Date: the 15th day of each month, Payment Date: the 10th day of each month, Actual Annual Rate: 15.00%, Payment Method: Minimum Payment Method, Monthly principal payment: ¥20,000)

| | |
|---|---|
| First payment (on 10 May) (Amount Due) | A. Principal payment: ¥20,000 B. Fee: ¥1,250 [¥100,000 x 15.00% ÷ 12 months x 1 month = ¥1,250] Amount Due: A(¥20,000)+B(¥1,250) = ¥21,250 |
| Second payment (on 10 June) (Amount Due) | A. Principal payment: ¥20,000 B. Fee: ¥1,000 [¥80,000 (¥100,000 – ¥20,000) x 15.00% ÷ 12 months x 1 month = ¥1,000] Amount Due: A(¥20,000)+B(¥1,000) = ¥21,000 |

※ Amounts Due in the third and subsequent payments shall be calculated in the same manner as in the second payment.

※ Any fraction below one yen shall be rounded down.

[Cash Advance Service and Card Loan]

1. Cash Advance / Card Loan Credit Line and Interest Rate

| Name of Service | Cash Advance / Card Loan Shopping Credit Line | Loan Interest Rate (Actual Annual Rate) | Payment Plan | Payment Period/ Number of Payments/ Payment Date |
|-----------------|--|--|---|---|
| Cash Advance | Amount, not Exceeding ¥3,000,000 as examined and determined by Trust Club. | 15.00%~20.00% (not exceeding the limit of interest prescribed under the Interest Rate Restriction Act) <Calculation of interest> Amount of new Balance of Use x loan rate x number of days elapsed (※1)÷365 days (366days for a leap year) | Principal and interest payable in one lump-sum | Payment Period: 23 days to 59 days (depending on the calendar year) Number of Payments: 1 Payment Date: In principle, the calculation of Balance of Use is closed on the 15th day of each month and the principal amount and accrued interest are payable on the 10th day of the following month. |
| Card Loan | | 13.80%~18.00% (not exceeding the limit of interest prescribed under the Interest Rate Restriction Act) <Calculation of annual interest rate> Balance of Use x loan rate x number of days elapsed (※1)÷365 days (366days for a leap year) | Fixed amount plan: Fixed amount of principal payment (※2), or Fixed amount of principal payment concurrent with payment at bonus time. ※The principle payment is set for 20,000 yen at the time of enrollment. | Payment Period/ Number of Payments: The payment period and number of payments vary depending on the Loan Balance and type of payment until the principal and interest are fully paid. <Example of Payment> • Fixed amount of principal Amount of Loan:¥100,000 Fixed amount of monthly principal payment:¥20,000 Five payments over 5 months period • Fixed amount of principal concurrent with payment at |

| Name of Service | Cash Advance / Card Loan Shopping Credit Line | Loan Interest Rate (Actual Annual Rate) | Payment Plan | Payment Period/ Number of Payments/ Payment Date |
|-----------------|---|---|--------------|--|
| | | | | onus time: Amount of Loan:¥500,000 Fixed amount of monthly principal payment:¥20,000 Additional principal payment at bonus time: ¥20,000 22 payments over 22 months period Payment Date In principle, the calculation of Loan Balance is closed on the 15th day of each month and the principal amount and accrued interest are payable on the 10th day of the following month. |

Collateral: Not required

- ※1: The number of days elapsed refers to the period from the day after the date of use or the payment date to the payment date in the following month.
- ※2: If the monthly principal amount set by the member is less than 1.00% of the existing Balance of Use as of the closing day of the previous month, 1.00% of such existing Balance of Use shall be the principal amount payable.

Appendix for SuMi TRUST CLUB Card

[Revolving Payment]

1.Revolving shopping credit line / fee rate, etc.

| Name of Card | Revolving Shopping Credit Line | Fee Rate (Actual Annual Rate) | Payment Period / Number of Payments/ Payment Date |
|--|--|-------------------------------|---|
| SuMi TRUST CLUB Platinum Card, SuMi TRUST CLUB Gold Card, SuMi TRUST CLUB Rewards World Card | Amount, not exceeding ¥1,750,000 as examined and determined by Trust Club. | 15.00% | <p>■ Payment Period/Number of Payments The payment period and number of payments vary depending on the Balance of Use and type of payment until the principal and fee are fully paid.</p> <p>■ Payment Date In principle, the calculation of Balance of Use is closed on the 15th day of each month and the payment is due on the 10th day (the 8th day for some financial institutions) of the following month.</p> <p>On the 10th day (the 8th day for some financial institutions) of each month, the payment (the amount of principal payable in each month + fee accrued) is to be made.</p> |
| SuMi TRUST CLUB Elite Card, SuMi TRUST CLUB Rewards Card | Amount, not exceeding ¥1,000,000 as examined and determined by Trust Club | 15.00% | |
| SuMi TRUST CLUB Clear Card | | 15.00% | |

- ※ Trust Club may, upon examination, set credit lines for shopping revolving exceeding the above.
- ※ "SuMi TRUST CLUB Platinum Card" refers to any of SuMi TRUST CLUB Platinum Card and Delta SkyMiles SuMi TRUST CLUB Platinum VISA Card.
- ※ "SuMi TRUST CLUB Gold Card" refers to any of SuMi TRUST CLUB Gold Card and Delta SkyMiles SuMi TRUST CLUB Gold VISA Card.

<Fees>

The calculation method for the revolving payment fee shall be the Without Method and the revolving balance as of the closing day is multiplied by one twelfth of Actual Annual Rate. In addition, the initial revolving fee is calculated based on the revolving balance as of the closing day regardless of the number of days from the day the card was used to the payment day.

2. Payment Plans and Principal Payment

| Balance of Use as at the Closing Date | Fixed amount plan (fixed amount of monthly principal payment) | Fixed rate plan (fixed rate on principal) | Variable amount plan (amount of principal depends on balance) |
|--|---|--|---|
| ¥50,000 or less | Amount designated by a Member in advance between ¥10,000 and 50,000 (in units of ¥10,000) ※The principle payment is automatically set for ¥20,000 at the time of enrollment. | 5% of the Balance of Use. (Or ¥10,000, if the Balance of Use is less than ¥10,000) | ¥1,500 |
| ¥100,000 or less | | | ¥2,500 |
| ¥250,000 or less | | | ¥5,000 |
| ¥350,000 or less | | | ¥7,500 |
| ¥500,000 or less | | | ¥10,000 |
| ¥750,000 or less | | | ¥15,000 |
| ¥1,000,000 or less | | | ¥20,000 |
| ¥1,250,000 or less | | | ¥25,000 |
| ¥1,500,000 or less | | | ¥30,000 |
| ¥1,750,000 or less | | | ¥35,000 |
| ¥2,000,000 or less | | | ¥40,000 |
| ¥2,500,000 or less | | | ¥50,000 |
| ¥3,000,000 or less | | | ¥60,000 |
| For every additional ¥1,000,000 thereafter | | | Additional ¥20,000 |

- ※ For the fixed amount plan and the variable amount plan, if the above stated principal amount is less than 1.00% of the Balance of Use, 1.00% of the Balance of Use shall be the principal amount payable. (Example: If the Balance of Use under the fixed payment plan with the monthly principal payment of ¥20,000 is ¥3,000,000, the amount of principal payable shall be ¥30,000 that is 1.00% of ¥3,000,000.)
- ※ Please see "Special Agreements for Membership of SuMi TRUST CLUB Clear Card" for payment plans and principal payment in relation to SuMi TRUST CLUB Clear Cards.
- ※ If the principal amount falls below the amount designated by a Member, the principal amount payable shall be the whole of the Balance of Use.
- ※ Increased principal payments in bonus months may also be set.

3. Example of Revolving Payment (example of monthly fee calculation)
The cash price (the amount of card use) of ¥100,000 revolving payment was used on 10 April,
(Closing Date: the 15th day of each month, Payment Date: the 10th day of each month, Actual Annual Rate: 15.00%)

■ Fixed Amount Plan (fixed amount of principal payment)

| | |
|---|---|
| First payment (on 10 May) (Amount Due) | A. Principal payment: ¥20,000 B. Fee: ¥1,250 [¥100,000 x 15.00% ÷ 12 months x 1 month = ¥1,250] Amount Due: A (¥20,000) + B (¥1,250) = ¥21,250 |
| Second payment (on 10 June) (Amount Due) | A. Principal payment: ¥20,000 B. Fee: ¥1,000 [¥80,000 (¥100,000 – ¥20,000) x 15.00% ÷ 12 months x 1 month = ¥1,000] Amount Due: A (¥20,000) + B (¥1,000) = ¥21,000 |

■ Variable Amount Plan (amount of principal depends on balance)

| | |
|---|--|
| First payment (on 10 May) (Amount Due) | A. Principal payment: ¥2,500 ※Please see" 2. Payment Plans and Principal Payment" above. B. Fee: ¥1,250 [¥100,000 x 15.00% ÷ 12 months x 1 month = ¥1,250] Amount Due: A (¥2,500) + B (¥1,250) = ¥3,750 |
| Second payment (on 10 June) (Amount Due) | A. Principal payment: ¥2,500 ※Please see" 2. Payment Plans and Principal Payment" above. B. Fee: ¥1,218 [¥97,500 (¥100,000 - ¥2,500) x 15.00% ÷ 12 months x 1 month = ¥1,218] Amount Due: A (¥2,500) + B (¥1,218) = ¥3,718 |

- ※ Amounts payable in the third and subsequent payments shall be calculated in the same manner as in the second payment.
- ※ Any fraction below one yen shall be rounded down.

【Payment in Installments】

1. Number of Payments

| Number of Payment | 3 | 5 | 6 | 10 | 12 | 15 | 18 | 20 | 24 | 30 | 36 |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Payment Period (months) | 3 | 5 | 6 | 10 | 12 | 15 | 18 | 20 | 24 | 30 | 36 |
| Actual Annual Rate (%) | 10.77 | 11.92 | 12.24 | 12.88 | 13.03 | 13.16 | 13.23 | 13.25 | 13.27 | 13.24 | 13.17 |
| Amount of fee per cash price (the amount of card use) of ¥100 | 1.8 | 3 | 3.6 | 6 | 7.2 | 9 | 10.8 | 12 | 14.4 | 18 | 21.6 |

- ※ Payment in installments shall not be available for SuMi TRUST CLUB Clear Card.

※ Members who select "All Revolving" payment plan shall not be entitled to pay in installments.

2. Example of payment in installments

Purchase of a piece of goods at the cash price (the amount of card use) of ¥300,000 in 10 installments

| | Amount | Calculation |
|---|----------|---------------------|
| Fee | ¥18,000 | ¥300,000×¥6.00÷¥100 |
| Total installment amount | ¥318,000 | ¥300,000+¥18,000 |
| Amount payable in each installment (Monthly Installment Amount) | ¥31,800 | ¥318,000÷10 times |

※ Any fraction below one yen of the monthly Installment Amount shall be rounded off and included in the first installment.

※ Percentages of principal payment and installment fee in the installment payment are calculated by using Balance Integration Method. In addition, even with Balance Integration Method, the installment payment (the total of principal payment and installment fee) is the fixed amount derived from dividing the total payment by the number of payments as described above.

※ The Actual Annual Rate may vary due to the adjustment of fractions.

[Cash Advance Service and Card Loan]

1. Cash Advance/Card Loan Credit Line, Interest Rate, etc.

| Name of Service | Cash Advance / Card Loan Credit Line | Interest Rate (Actual Annual Rate) | Payment Plan | Payment Period/ Number of Payments/ Payment Date |
|-----------------|--|--|--|---|
| Cash Advance | Amount, not exceeding ¥3,000,000 as examined and determined by Trust Club. | 15.00%~20.00% (not exceeding the limit of interest prescribed under the Interest Rate Restriction Law) <Calculation of interest> Amount of new Balance of Use × loan rate × number | Principal and interest payable in one lump-sum | Payment Period: 21 days to 59 days (depending on the calendar year) Number of Payments: 1 Payment Date: In principle, the calculation of Balance of Use is closed on the 15th day of each month and the payment is due on the 10th day (the 8th day for some financial institutions) of the following month. The amount of principal payment and accrued interest are due on the 10th day (the 8th day for some financial institutions) of the |

| Name of Service | Cash Advance / Card Loan Credit Line | Interest Rate (Actual Annual Rate) | Payment Plan | Payment Period/ Number of Payments/ Payment Date |
|-----------------|--------------------------------------|--|---|--|
| | | of days elapsed (※1)÷365 days (366 days for a leap year) | | following month. |
| Card Loan | | 15.00%~18.00% (not exceeding the limit of interest prescribed under the Interest Rate Restriction Act) <Calculation of annual interest rate> Balance of Use× loan rate × number of days elapsed (※1)÷365 days (366 days for a leap year) | Fixed amount plan: fixed amount of principal payment or fixed amount of principal payment concurrent with payment at bonus time Variable amount plan: amount of principal depends on balance. ※The principle payment is set as ¥20,000 at the time of enrollment. | Payment Period/Number of Payments: Payment period and Number of Payments vary depending on the Loan Balance and type of payment until the principal and interest are fully paid. <Example of payment> ・ Fixed amount of principal: Amount of Loan:¥100,000 Fixed amount of monthly principal payment:¥20,000 Five payments over 5 months period ・ Fixed amount of principal concurrent with payment at bonus time: Amount of Loan:¥500,000 Fixed amount of monthly principal payment:¥20,000 Additional principal payment at bonus time: ¥20,000 2 payments over 22 months period ・ Variable amount of principal depending on the Loan Balance: Amount of Loan:¥50,000 34 payments over 34 months (amount of principal depends on balance) Payment Date: In principle, the calculation of Loan Balance is closed on the 15th day of each month and the payment is due on the 10th day (the 8th day for some financial institutions) of the following month. |

Collateral: Not required

※1: The number of days elapsed refers to the period from the day after the date of use or the payment date to the payment date in the following month.

2. Payment Plans and Principal Payment

| Loan Balance as at the Closing Date | Fixed amount plan – fixed amount of principal | Variable amount plan: (amount of principal depends on balance) |
|--|---|--|
| ¥50,000 or less | Fixed amount of ¥20,000 for each month | ¥1,500 |
| ¥100,000 or less | | ¥2,500 |
| ¥250,000 or less | | ¥5,000 |
| ¥350,000 or less | | ¥7,500 |
| ¥500,000 or less | | ¥10,000 |
| ¥750,000 or less | | ¥15,000 |
| ¥1,000,000 or less | | ¥20,000 |
| ¥1,250,000 or less | | ¥25,000 |
| ¥1,500,000 or less | | ¥30,000 |
| ¥1,750,000 or less | | ¥35,000 |
| ¥2,000,000 or less | | ¥40,000 |
| ¥2,500,000 or less | | ¥50,000 |
| ¥3,000,000 or less | | ¥60,000 |
| For every additional ¥1,000,000 thereafter | Additional ¥20,000 | |

※ For the fixed amount plan and the variable amount plan, if the above stated principal amount is less than 1.00% of the Balance of Use, 1.00% of the Balance of Use shall be a principal amount payable. (Example: If the Balance of Use under the fixed payment plan with the monthly principal payment of ¥20,000 is ¥3,000,000, the amount of principal payable shall be ¥30,000 that is 1.00% of ¥3,000,000.) For SuMi TRUST CLUB Rewards World Card, SuMi TRUST CLUB Rewards Card, and SuMi TRUST CLUB Cash Back Card, if the above stated principal amount is less than 3.00% of the Balance of Use, 3.00% of the Balance of Use shall be the principal amount payable. (Example: If the Balance of Use under the fixed payment plan with a monthly principal payment of ¥20,000 is ¥3,000,000, the amount of principal payable shall be ¥90,000 that is 3.00% of ¥3,000,000.)

※ If the principal amount falls below the amount designated by a Member, the principal amount payable shall be the whole of the Balance of Use.

※ A new use of the variable amount plan or a switch from any other plan to the variable amount plan shall not be permitted.

(17LC-R1445-201803)

Agreed Provisions and Important Matters regarding Handling of Personal Information

〈These agreed provisions and important matters (the "Agreed Provisions") shall constitute a part of the Terms and Conditions for Diners Club Card / SuMi TRUST CLUB Card Membership (the "Terms and Conditions").〉

This English version of the Agreed Provisions shall be for reference purpose only. If there is any inconsistency between the English and Japanese versions, the Japanese version shall prevail.

Article 1. (Collection, Holding, Use and Provision of Personal Information)

1.A Member and a membership applicant (a "Member, etc.") shall agree to the collection, holding, use and Provision by Trust Club of the information set forth in the following items concerning themselves (the "Personal Information"), for the purposes of credit decision, management after credit extension, provision of Supplementary Services, and handling of administration including but not limited to the processing of Account Transfers etc., upon taking necessary protection measures. The management after credit extension shall include the confirmation of card use, notification to Members of charges for card use (including any payment request in case of delinquency), confirmation of contact details, and use for debt collection:

- (1)Particulars of a Member, etc. including but not limited to his/her name, age, date of birth, address, telephone number, e-mail address, employer, office telephone number, occupation, purpose of transaction, code/number of driving license etc, assets, income, debts, status of residential accommodation that the Member etc. notifies to Trust Club at the time of membership application; particulars that a Member, etc. notifies to Trust Club in a manner including but not limited to writing; particulars that a Member, etc. notifies to Trust Club pursuant to the Terms and Conditions; and matters that become known to Trust Club through telephone inquiries or by any other means;
- (2)Matters concerning the agreement between Trust Club and a Member, etc., including but not limited to the date of membership application, date of contract, and credit line;
- (3)Status of card use and payment with respect to Members and information concerning credit line management
- (4)Records of card use and payment concerning Members, etc. collected by Trust Club;
- (5)Identification documents that Members, etc. submit to Trust Club pursuant to the Act on Prevention of Transfer of Criminal Proceeds and the identification procedures prescribed by Trust Club, and the matters stated therein;
- (6)Matters stated in a document issued by a public organization that Trust Club lawfully or appropriately obtains from a Member, etc. or the public organization;
- (7)Information disclosed to an indefinite number of people by means including but not limited to the Internet, official gazettes (Kampo), or employee lists; and
- (8)Status of personal identification by Trust Club or a financial institutions, etc. at which a Payment Account is opened.

2.Members, etc. agree to the use by Trust Club, upon taking necessary

protection measures, of the Personal Information listed in items (1) to (3) in the preceding paragraph for the following purposes (Detailed contents of businesses are available on Trust Club's web-site. etc.):

- (1) Notification of new products in credit-related businesses and related after-sale services;
- (2) Market research and product development in credit-related businesses;
- (3) Delivery of promotional materials and publications concerning credit-related businesses, and sales activities including but not limited to telemarketing; and
- (4) Delivery of promotional materials and publications concerning sales activities of entities including but not limited to the Service Establishments, etc.

3. Members, etc. agree to the use by the following company with which Trust Club associates (the "Joint User Company"), upon taking necessary protection measures, of the Personal Information listed in items (1) to (3) and (5) in paragraph 1 of this Article for the following purposes:

Sumitomo Mitsui Trust Holdings, Inc., its consolidated subsidiaries and equity method affiliated companies stated on the securities report (information is handled in compliance with the Financial Instruments and Exchange Act and related statutes where such shared use is restricted by law)

Purposes:

- (1) Acceptance of applications / consultations for financial products, trust products and services of joint user companies
- (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
- (3) Research and development of financial products, trust products and services by measures including but not limited to market research, data analysis and questionnaires
- (4) Various proposals concerning financial products, trust products and services including but not limited to the dispatch of direct mails, telephone or e-mails
- (5) Assessment of risks as a necessary part of conducting management of joint user companies

4. If a Member, etc., (other than a Family Member, the same shall apply hereunder in this paragraph.) is admitted under the membership introduction system operated by Trust Club, the Member, etc. shall consent to the disclosure by Trust Club of the fact of admission of the Member, etc. to the introducer (being a Member) for the purpose of delivering a gift or any other reward for introduction.

5. A Member, etc., shall agree to the continued application of the Agreed Provisions for a period that Trust Club deems appropriate after the Member's withdrawal from the Membership due to reasons including but not limited to the cancellation thereof.

Article 2. (Inquiries to, Registration with, and Use of Personal Credit Information Agencies)

1. Members, etc. (other than Family Members, the same shall apply hereunder in this paragraph.) agree that Trust Club shall, in making transactional decisions relating to the Terms and Conditions, inquire of the personal credit information agencies of which Trust Club is a member (the entities conducting the businesses of collection of

information concerning payment or repayment abilities of individuals and provision of such information to their members, collectively the "Agencies") and the personal credit information agencies affiliated with the Agencies (the "Associated Agencies"), and use any personal information concerning a Member, etc. and his/her spouse (the information including but not limited to the contents of agreements and status of repayment registered by the said agencies, information on dishonored bills/checks registered by affiliated agencies, information on bankruptcy and other insolvency related matters published in official gazettes (Kampo) and other similar publications, information published in telephone directories, and information registered at the request of the Japan Financial Services Association, being the information stated in the "Registered Information" column of the chart below (and historical records thereof)) that is registered with any of these agencies, if any, only for the purpose of assessing the payment or repayment abilities of members, etc.

2. Members, etc. (other than Family Members) agree that each of the information designated by the Agency in advance (including the kinds of information stated in the "Registered Information" column of the chart below and historical records thereof) is to be registered with the Agency for the relevant period specified in the "Registration Period" column of the chart below and used by members of the Agency and the Associated Agencies for the purpose of assessing the ability of Members, etc. to make payments or repayments.

3. Members, etc. (other than Family Members) agree that the information provided in paragraphs 1 and the preceding paragraph of this Article is to be mutually exchanged and used among the Agency, the Associated Agencies and their respective members to the extent necessary for securing the protection and appropriate use of the Personal Information including but not limited to the maintenance of accuracy and recency, handling of claims, and monitoring by the Agency of their member's compliance with the rules of the Agency.

4. Contact details of the Agency (the name, address, and telephone number for inquiries), and the information registered with and periods of registration at the Agency are as set out below. If Trust Club newly becomes a member of another personal credit information agency, Trust Club shall give a separate notice in writing to the Members, etc. and obtain their consent. The details including but not limited to membership qualifications in the Agency and names of their member companies are available on its website.

Credit Information Center Corp. (CIC) <https://www.cic.co.jp/>

[Personal credit information agency designated pursuant to the Installment Credit Sales Law and the Money Lending Business Law]
Shinjuku First West 15F, 1-23-7 Nishi-Shinjuku, Shinjuku-ku, Tokyo 160-8375

Telephone: 0120-810-414

Registered Information and Registration Period

(Please confirm details on the Agency's website, etc.)

| | Registered Information | Registration Period |
|---|---|---|
| ① | Facts of making of applications in connection with the Terms and Conditions | For six (6) months from the date of inquiry by Trust Club |

| Registered Information | Registration Period |
|---|---|
| ② Objective facts on transactions in connection with the Terms and Conditions | For the duration of agreement and with in five (5) years thereafter |
| ③ Facts of delinquency in payment of obligations | For the duration of agreement and with in five (5) years thereafter |

5. The personal credit information agencies associated with the Agency are as follows. Any queries to the following Associated Agencies are to be made through the personal credit information agency stated in the preceding paragraph.

(1) Personal Credit Information Center (KSC)

<https://www.zenginkyo.or.jp/pcic/index.html>

【Personal credit information agency the members of which are mainly financial institutions and their affiliates】

1-3-1 Marunouchi, Chiyoda-ku, Tokyo 100-8216

Telephone: 03-3214-5020

(2) Japan Credit Information Reference Center Corp. (JICC)

<https://www.jicc.co.jp/>

【Personal credit information agency designated pursuant to the Money Lending Business Law】

1-10-14 Kitaueno, Taito-ku, Tokyo 110-0014

Tel: 0570-055-955

※CIC has established the network for mutual exchange of information (CRIN) in which members associate and exchange information with each other in order to prevent multiple debts. Trust Club uses the information of KSC and JICC through CIC.

6. The details of information to be registered with the personal credit information agency of which Trust Club is a member (as set out in paragraph 4 above) is as follows:

Information including but not limited to the name, date of birth, address, telephone number, employer, office telephone number, code/number of driving license and any other information for identification; the contract type, date of execution, contracted amount, loan amount, number of installment payments, and any other details of agreements; and the Balance of Use, balance of installment purchases, scheduled amount of annual charges, Date of Payment, date of full repayment, delinquency in payment, and any other information concerning the status of payments.

Article 3. (Disclosure, Correction and Deletion of Personal Information)

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. Such requests for disclosure shall be made as follows.

(1) A request for disclosure to Trust Club and the Joint User Company shall be made to the Customer Service stated at the end of the Agreed Provisions. The procedures for such a request for disclosure are available on Trust Club's website, etc.

(2) A request for disclosure to the Agency shall be made to the

personal credit information agency stated in paragraph 4 of the preceding Article.

2. If it turns out that any of the registered information is not true, Trust Club and the Joint User Company shall promptly accept a request for correction or deletion of the untrue information.

Article 4. (Disagreement on Handling of Personal Information and Request for Suspension of Use/Provision of Personal Information)

1. If a Member, etc. does not wish to fill out matters necessary for membership application, or if the Member, etc. does not consent to the whole or a part of the provisions on the handling of the Personal Information set forth herein, Trust Club may reject the membership application of the Member, etc. or withdraw the Member, etc. from the Membership. However, even if a Member, etc. does not consent to paragraphs 2 and 3 of Article 1, Trust Club shall not reject the membership application of the Member, etc. or withdraw the Member, etc. from the Membership on that particular ground.

2. If a Member requests the suspension of use of the Personal Information in relation to paragraphs 2 and 3 of Article 1, Trust Club shall suspend the use (excluding the delivery, etc. of Cards, statements of charges, or other relevant items) to the extent not hindering the operation of business.

The Member shall make such a suspension request to the Customer Service stated at the end of the Agreed Provisions.

Article 5. (Use/Provision of Personal Information when Agreement not Taking Effect)

Even if the agreement between Trust Club and a Member, etc. fails to take effect, Trust Club may use and provide the fact that the Member, etc. has applied to Trust Club for the Membership for a certain period pursuant to Article 1 and Article 2, paragraph 2 regardless of the reason why the agreement fails to take effect. However, Trust Club shall not use or provide the fact in any other manner whatsoever.

Article 6. (Amendment to Provisions)

The Agreed Provisions may be amended to the necessary extent in accordance with the procedures set forth under the applicable laws and regulations, etc.

■ Please contact the following for any request for disclosure or suspension of use of the Personal Information.

<Customer Service>

Triton Square X, 1-8-10 Harumi, Chuo-ku, Tokyo 104-6035

Telephone: 03-6770-2820

If the above line is busy, please call the relevant Call Center.

◆Diners Club

Toll Free: 0120-074-024

◆SuMi TRUST CLUB Card

Toll Free: 0120-003-081

* Please have your Card number and PIN at hand when you call.

(18LC-0836-201810)

【Contacts for inquiries and consultations, etc.】

1. For any inquiry or consultation concerning the merchandise, etc., please contact the relevant Service Establishment where you used your Card.

2. For any inquiry or consultation concerning the details of card use, please contact the following:

Diners Club : Toll Free: 0120-074-024

SuMi TRUST CLUB Card : Toll Free: 0120-003-081

3. For any request for suspension of promotional materials or service guides; any inquiry concerning matters relating to the Personal Information including but not limited to the disclosure, correction or deletion thereof; and any inquiry on documents concerning defense of suspension of payment, please contact the following:

Sumitomo Mitsui Trust Club Co., Ltd.

Diners Club official website: www.diners.co.jp

SuMi TRUST CLUB Card official website: www.sumitclub.jp/en/

Headquarters: Triton Square X, 1-8-10 Harumi, Chuo-ku, Tokyo