

JSecure™ User Terms and Conditions (For Seven Bank) (New provisions introduced)

The terms and conditions are partially revised as follows (additions and changers are underlined).

Former provisions	New provisions
	<p><u>Article 1 (Purpose)</u> <u>These Terms and Conditions set forth the content of J/Secure,™ the authentication service provided by JCB Co., Ltd. (hereinafter referred to as "JCB") and Seven Bank, Ltd. (the "Company") to customers of JCB and the Company, how to use the service, and other matters concerning contracts between JCB and the Company, and their customers. Customers shall use J/Secure,™ upon agreeing to these Terms and Conditions.</u></p>
	<p><u>Article 2 (Definitions)</u> <u>The meanings of the terms used in these Terms and Conditions are as set forth in the following. Other terms not defined herein have the same meanings as the terms used in the MyJCB User Terms and Conditions (For Seven Bank) .</u></p> <ol style="list-style-type: none"><u>1. J/Secure™ means the authentication service specified in Article 4, etc., which is provided by JCB and the Company to their customers.</u><u>2. J/Secure™ User Registration means registration by JCB and the Company of customers who have completed the procedure set forth in Article 3, as J/Secure™ Users.</u><u>3. J/Secure™ User means a person who has completed J/Secure™</u>

	<p><u>User Registration and obtained approval for the use of J/Secure™ from JCB and the Company.</u></p> <p><u>4. J/Secure™ Member Store means a Member Store that conducts authentication of a customer's identity by J/Secure™ when the customer uses their card for shopping at the Member Store through a non-face-to-face transaction conducted using communication means, such as an online transaction via the internet or any other type of transaction specifically approved by JCB and the Company.</u></p> <p><u>5. One-time Password means a password that is issued each time a J/Secure™ User conducts the authentication procedure by J/Secure™ and that may be used only once.</u></p> <p><u>6. Static Password means a static password to be used by a J/Secure™ User when conducting the authentication procedure by J/Secure.™ It is the same as the password for the MyJCB Service.</u></p> <p><u>7. Password means both a One-time Password and a Static Password.</u></p>
	<p><u>Article 3 (J/Secure™ User Registration)</u></p> <p><u>1. Upon agreeing to these Terms and Conditions, a customer shall complete their J/Secure™ User Registration by filing an application through the MyJCB Service by the method prescribed by JCB and the Company.</u></p> <p><u>2. Notwithstanding the preceding paragraph, JCB and the Company may not approve a customer's J/Secure™ User Registration if they find that the customer uses J/Secure™ in an inappropriate manner.</u></p>

	<p><u>3. J/Secure™ User Registration shall be made for each card. If J/Secure™ User Registration is made again for the same card, the previous J/Secure™ User Registration shall cease to be effective.</u></p>
	<p><u>Article 4 (Content of J/Secure™)</u></p> <p><u>1. The content of the J/Secure™ service shall be as follows.</u></p> <p><u>(1) a service wherein, when a customer intends to use their card for shopping at a J/Secure™ Member Store through a non-face-to-face transaction conducted using communication means, such as an online transaction via the internet or any other type of transaction specifically approved by JCB and the Company, the customer's identity is authenticated by the method specified in Articles 5 and 6 with regard to the whole or part of the use of the card for shopping at the Member Store; and</u></p> <p><u>(2) other services incidental to the service set forth in the preceding item.</u></p> <p><u>2. The J/Secure™ service provided by JCB and the Company shall be available free of charge. However, J/Secure™ Users shall pay communication charges incurred for telecommunication companies when using J/Secure.™</u></p> <p><u>3. JCB and the Company may change the content of the J/Secure™ service or discontinue the service for business, security, or any other reasons. In this case, JCB and the Company shall announce or notify J/Secure™ Users by email, website or other methods.</u></p>

Article 5 (Authentication Method)

1. Authentication by J/Secure™ shall be conducted by either of the following methods:

(1) entering a One-time Password; or

(2) using a Static Password.

2. Notwithstanding the preceding paragraph, JCB and the Company may add another method or change the existing method for authentication by J/Secure.™

3. A J/Secure™ User shall select either of the authentication methods specified in paragraph 1 to conduct authentication by J/Secure.™
However, there may be cases where only one of the authentication methods specified in paragraph 1 is available, or where JCB and the Company designate the authentication method or temporarily or continuously change the authentication method selected by the J/Secure™ User, depending on the registration status of the J/Secure™ User, the issuer of the card, the status of communications and equipment, and other circumstances, and the J/Secure™ User shall agree to this in advance.

4. Notwithstanding paragraph 1, JCB and the Company may abolish either of the authentication methods specified in paragraph 1, while making prior announcement or notice to the J/Secure™ User (or without prior announcement or notice in case of emergency). In this case, the J/Secure™ User who has selected the abolished

	<p><u>authentication method shall change it to another authentication method by the method prescribed by JCB and the Company. There may be cases where JCB and the Company change the authentication method for a J/Secure™ User who has selected the abolished authentication method to another method, and the J/Secure™ User shall agree to this in advance.</u></p> <p><u>5. A One-time Password shall be sent either by sending an email to an email address registered by a J/Secure™ User with JCB and the Company, or by sending an SMS to the cell phone number registered by a J/Secure™ User with JCB and the Company, and the J/Secure™ User shall select where to send the One-time Password. However, the method of sending an email shall be selected as the initial setting.</u></p>
	<p><u>Article 6 (How to Use)</u></p> <p><u>1. When conducting authentication by the method specified in paragraph 1 of the preceding Article, a J/Secure™ User shall enter a Password upon request from JCB and the Company to use their card for shopping at a J/Secure™ Member Store. If the Password thus entered matches the Password issued or registered by JCB and the Company, JCB and the Company shall treat the person who entered the Password as a J/Secure™ User and their customer.</u></p> <p><u>2. JCB and the Company shall notify the J/Secure™ Member Store of the authentication result referred to in the preceding paragraph.</u></p> <p><u>3. A J/Secure™ User shall use J/Secure™ based on the provisions of</u></p>

	<p><u>paragraph 1, as well as other provisions and instructions prescribed by JCB and the Company, and the information, restrictions and methods announced by JCB and the Company.</u></p>
	<p><u>Article 7 (J/Secure™ User's Responsibility for Management)</u></p> <p><u>1. A J/Secure™ User shall recognize that their Password will be used for J/Secure™ and keep it under strict control.</u></p> <p><u>2. A J/Secure™ User shall recognize that a One-time Password will be sent pursuant to Article 5, paragraph 5 to the email address or cell phone number registered thereby with JCB and the Company, and keep the email address, the cell phone unit, etc. under strict control.</u></p> <p><u>3. When a J/Secure™ User uses their card for shopping at a Member Store other than a J/Secure™ Member Store, the authentication under these Terms and Conditions shall not be conducted, and the J/Secure™ User shall use the card for shopping pursuant to the Debit Card Service Terms and Conditions . Even in the case of use of the card for shopping at a J/Secure™ Member Store, the authentication by the method prescribed in Articles 5 and 6 is not always conducted. Therefore, even if a customer has completed J/Secure™ User Registration, the customer shall, as a J/Secure™ User, continue to be responsible for the safekeeping of card information with the care of a good manager pursuant to Article 5 of the Debit Card Service Terms and Conditions.</u></p> <p><u>4. Even if a J/Secure™ User has selected the authentication method</u></p>

	<p><u>set forth in Article 5, paragraph 1, (1), the J/Secure™ User may be required to conduct authentication using a Static Password pursuant to paragraph 3 or 4 of the same Article, so the J/Secure™ User shall continue to keep the Static Password under strict control.</u></p> <p><u>5. If a J/Secure™ User becomes aware of the loss or theft of the Password or the device, etc. to be used for authentication, or the misuse of the authentication by J/Secure™ by another person, or the likelihood of these, the J/Secure™ User shall notify JCB and the Company of such fact immediately (or as quickly as possible if there are circumstances that make it impossible to provide notification immediately), and cooperate with the investigation by JCB and the Company on the status of damage and the status of safekeeping of the Password, the device, etc. A J/Secure™ User shall promptly notify the competent police station in the event that the device, etc. used for authentication is lost, stolen, or taken by fraud, and the authentication by J/Secure™ is therefore misused by another person.</u></p> <p><u>6. If a customer's card number, etc. is used by another person and the customer's Password is used, the customer shall be held responsible for the payment of any charges for such use of the card. This does not apply if a J/Secure™ User has committed no intentional or negligent act in the safekeeping of the Password.</u></p>
	<p><u>Article 8 (Prohibited Acts for J/Secure™ Users)</u></p> <p><u>J/Secure™ Users must not engage in any of the following acts when</u></p>

	<p><u>using the J/Secure™ service:</u></p> <ol style="list-style-type: none"><u>1. disclose their Password to a third party, allow a third party to use it, or assign it to a third party;</u><u>2. use another person's Password;</u><u>3. use or provide a computer virus or any other harmful program in relation to the J/Secure™ service;</u><u>4. infringe, or commit any acts that may infringe, the rights of JCB or the Company; or</u><u>5. acts in violation of laws and regulations or public policy.</u>
	<p><u>Article 9 (Intellectual Property Rights, etc.)</u></p> <p><u>All copyrights, trademark rights and any other intellectual property rights involved in the content and information of J/Secure™ shall belong to JCB or other right holders. J/Secure™ Users must not infringe, or commit any act that may infringe, any of such rights.</u></p>
	<p><u>Article 10 (Cancellation of J/Secure™ User Registration)</u></p> <ol style="list-style-type: none"><u>1. A J/Secure™ User may cancel their J/Secure™ User Registration by filing an application by the method prescribed by JCB and the Company.</u><u>2. If a J/Secure™ User falls under any of the following cases, JCB and the Company may cancel the user's J/Secure™ User Registration or may suspend the user's use of the J/Secure™ service, without demand or notice:</u><ol style="list-style-type: none"><u>(1) where the user has cancelled or lost the membership for the card;</u>

	<p><u>(2) where the user has been deregistered for the use of the MyJCB Service;</u></p> <p><u>(3) where the user has violated any of the provisions of these Terms and Conditions;</u></p> <p><u>(4) where the user made a false statement when making J/Secure™ User Registration;</u></p> <p><u>(5) where JCB and the Company otherwise find the user to be inappropriate as a J/Secure™ User; or</u></p> <p><u>(6) where the authentication method selected by the user is abolished pursuant to Article 5, paragraph 4, but the user has not changed it to another authentication method by the date of abolition.</u></p> <p><u>3. If a customer's J/Secure™ User Registration is cancelled or a customer's use of the service of J/Secure™ has been suspended pursuant to paragraph 1 or paragraph 2, the customer may not be able to use the card for shopping at a J/Secure™ Member Store, and the customer shall agree to this in advance.</u></p>
	<p><u>Article 11 (Handling of Personal Information)</u></p> <p><u>1. A J/Secure™ User shall agree that JCB and the Company use personal information, including information concerning the use of J/Secure,™ for the following purposes after taking necessary protective measures:</u></p> <p><u>(1) using the personal information for providing information on the business activities of JCB and the Company, such as distributing</u></p>

	<p><u>advertising information;</u></p> <p><u>(2) using the personal information for confirmation or communication of necessary matters for business; and</u></p> <p><u>(3) using the personal information by processing it into statistical data (the information will be processed in a manner whereby individuals cannot be identified).</u></p> <p><u>2. If JCB and the Company outsource their business to a third party, they shall entrust personal information to the third party to the extent necessary for carrying out the business.</u></p>
	<p><u>Article 12 (Disclaimer)</u></p> <p><u>1. JCB and the Company shall adopt reasonable systems for electronic devices, software, encryption technology, etc. used for the J/Secure™ service in accordance with the general standards of current technology, and perform the maintenance and operation thereof, but JCB and the Company shall in no way guarantee the integrity thereof.</u></p> <p><u>2. Neither JCB nor the Company shall be held liable for any damage incurred by a J/Secure™ User due to the use of the J/Secure™ service, unless such damage is attributable to the JCB or the Company.</u></p> <p><u>3. Neither JCB nor the Company shall be held liable for any damage or disadvantage incurred by a J/Secure™ User or a third party because of the fact that the J/Secure™ User was unable to normally receive the service specified in these Terms and Conditions or unable to use the card due to any communication failure, communication situation,</u></p>

	<p><u>reasons attributable to the device or software used by the J/Secure™ User, reasons attributable to the J/Secure™ Member Store, or any other reasons not attributable to JCB or the Company.</u></p> <p><u>4. Neither JCB nor the Company shall be held liable for any damage incurred by a J/Secure™ User due to lost profits or special circumstances unless such damage was caused by an international act or gross negligence on the part of JCB or the Company.</u></p> <p><u>5. Any dispute arising in relation to the quality of the goods purchased or the service received by a J/Secure™ User by using J/Secure™ or any other disputes arising in ordinary commercial transactions shall be settled between the J/Secure™ User and the J/Secure™ Member Store.</u></p>
	<p><u>Article 13 (Suspension and Discontinuance of J/Secure™)</u></p> <p><u>1. In the event of an emergency, such as a natural disaster or accident, or a threat of such emergency, JCB and the Company may take measures to suspend the provision of all or part of the J/Secure™ service without prior announcement or notice to J/Secure™ Users.</u></p> <p><u>2. JCB and the Company may suspend the provision of all or part of the J/Secure™ service for a necessary period in order to take such measures as system maintenance required for the maintenance and management of J/Secure™ or for the maintenance of its security. In this case, JCB and the Company shall make a prior announcement on the JCB website, etc. or provide prior notice to J/Secure™ Users by</u></p>

	<p><u>email, etc. However, JCB and the Company may suspend the provision of the J/Secure™ service without prior announcement or notice in an emergency, including when making emergency maintenance, ensuring security or avoiding concentration of system load.</u></p> <p><u>3. Neither JCB nor the Company shall be held liable for any damage incurred by J/Secure™ Users due to the suspension of the J/Secure™ service pursuant to paragraphs 1 and 2.</u></p>
	<p><u>Article 14 (Revision to These Terms and Conditions)</u></p> <p><u>JCB and the Company may revise these Terms and Conditions (including establishing new provisions or special agreements as part of these Terms and Conditions) or revise any provisions or special agreements associated with these Terms and Conditions, without making a separate agreement with customers, in accordance with the provisions of the Civil Code. In this case, JCB and the Company shall in principle notify customers of the revision after specifying the day on which the revision will take effect. However, if the revision is solely for the benefit of customers, or it is found that the revision has only a minor impact on customers, or it is found that the revision does not cause any disadvantage to customers, the revision may be only announced.</u></p>
	<p><u>Article 15 (Governing Law)</u></p> <p><u>The effect, implementation and interpretation of these Terms and</u></p>

	<u>Conditions shall be governed by the laws of Japan.</u>
	<u>Article 16 (Agreed Jurisdiction)</u> <u>If a lawsuit arises between a J/Secure™ User, and JCB and the Company with regard to a dispute concerning the use of J/Secure,™ the parties agree to submit to the jurisdiction of the summary court of district court having jurisdiction over the place of residence of the J/Secure™ User or the location of the head office, branch office or business office of JCB or the Company, regardless of the value of the lawsuit.</u>
	<u>Article 17 (Precedence of these Terms and Conditions)</u> <u>In the event of any inconsistency between the contents of these Terms and Conditions and any other provisions, such as the “Debit Card Service Terms and Conditions” separately stipulated by the Company, these Terms and Conditions shall prevail.</u>