

Consent on Handling of Personal Information for Debit Card Service (Extract)

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

Former provisions	New provisions
<p>Article 2 (Provision of Personal Information to JCB) You hereby consent to the Company’s provision of your personal information to JCB.</p> <p>(1) Purposes of use</p> <p>(i) Guarantee screening, ongoing management of the guarantee transaction, subrogation procedure, and management after the subrogated performance, in accordance with the Consignment Terms and Conditions for Debit Card Service Guarantee;</p> <p>(ii) Provision of the MyJCB service in accordance with the “MyJCB User Terms and Conditions (For Seven Bank)”;</p> <p>(iii) Customized sales campaign offers from JCB and the companies affiliated with JCB; and</p> <p>(iv) Preparation of statistical materials, market surveys and R&D activities</p>	<p>Article 2 (Provision of Personal Information to JCB) You hereby consent to the Company’s provision of your personal information to JCB.</p> <p>(1) Purposes of use</p> <p>(i) Guarantee screening, ongoing management of the guarantee transaction, subrogation procedure, and management after the subrogated performance, in accordance with the Consignment Terms and Conditions for Debit Card Service Guarantee;</p> <p>(ii) Provision of the MyJCB service in accordance with the “MyJCB User Terms and Conditions (For Seven Bank)”;</p> <p><u>(iii) To use J/Secure™ in accordance with the “J/Secure User Terms and Conditions (For Seven Bank)”;</u></p> <p><u>(iv)</u> Customized sales campaign offers from JCB and the companies affiliated with JCB; and</p>

(2) Information to be provided to JCB Information set out in Items (1) through (4) of Article 1

(v) Preparation of statistical materials, market surveys and R&D activities

(2) Information to be provided to JCB Information set out in Items (1) through (4) of Article 1