

【Comparison Table】

Before revision	After revision
<p>Article 1 (Scope of Application)</p> <p>These Terms and Conditions for Transfers shall apply to fund transfers (including scheduled transfers and automatic payments) to payees' accounts held at the head office or at any of the branch offices operating in Japan of Seven Bank (hereinafter referred to as the "Bank") or other financial institutions through the Bank's direct banking service; fund transfers by the use of a cash card at an automatic teller machine (hereinafter referred to as an "ATM") of the Bank to payees' accounts held at the Bank's or other financial institutions' respective head office or branch offices operating in Japan; and the online payment service offered by the Bank.</p> <p>Article 2 (Application for Fund Transfer)</p> <p>1. A fund transfer applied for by the customer through direct banking shall be handled in accordance with the following provisions.</p> <p>(1) Any fund transfer through direct banking to the account designated by the customer shall be executed by having the relevant amount debited from the customer's ordinary deposit in the Seven Bank Account (hereinafter referred to as the "Ordinary Deposit") at the time of execution of the transfer.</p> <p>(2) The maximum amount of direct banking transfers to be made in any single day shall be equivalent to the amount prescribed by the Bank; provided, however, that if the customer determines and</p>	<p>Article 1 (Scope of Application)</p> <p>These Terms and Conditions for Transfers shall apply to fund transfers to payees' accounts held at the head office or at any of the branch offices of Seven Bank (hereinafter referred to as the "Bank") or of other financial institutions that operate in Japan, via the Bank's direct banking service, an automatic teller machine (hereinafter referred to as an "ATM") of the Bank, or the My Seven Bank App (hereinafter referred to as the "App"); and to the online payment service offered by the Bank.</p> <p>Article 2 (Application for Fund Transfer)</p> <p>1. A fund transfer applied for by the customer through direct banking shall be handled in accordance with the following provisions.</p> <p>(1) Any fund transfer through direct banking to the account designated by the customer shall be executed by having the relevant amount debited from the customer's ordinary deposit in the Seven Bank Account (hereinafter referred to as the "Ordinary Deposit") at the time of execution of the transfer.</p> <p>(2) The maximum amount of direct banking transfers to be made in any single day shall be equivalent to the amount prescribed by the Bank; provided, however, that if the customer determines and</p>

registers another amount (which must not exceed the Bank's prescribed amount) as his/her own daily transfer limit, such registered daily transfer limit shall apply to the customer. The Bank reserves the right to change the daily transfer limit without prior notice to the customer.

(3) To apply for a fund transfer through direct banking, the customer must enter the correct information regarding each of the matters listed below in accordance with the steps explained on the fund transfer screens for direct banking service or otherwise indicated: the financial institution and branch name, type of deposit, account number, payee name, amount to be transferred, and other prescribed items.

(4) The transfer applicant shall be the holder of the relevant account, and the transfer application shall be transmitted in the name of the transfer applicant; provided, however, that the transfer application may be transmitted in the name of another person if such person's name is entered on the relevant screen.

(5) The Bank shall accept an application for fund transfer based on the information entered and confirmed by the customer on the direct banking screens.

3. The Bank shall not be liable for any damage arising from incorrect entries or operations made on the direct banking or ATM screens in relation to any transfer application made pursuant to Paragraph 1 or 2 above.

4. In making any application for a fund transfer, the customer must make available the relevant amount to be transferred, the transfer

registers another amount (which must not exceed the Bank's prescribed amount) as his/her own daily transfer limit, such registered daily transfer limit shall apply to the customer. The Bank reserves the right to change the daily transfer limit without prior notice to the customer.

(3) To apply for a fund transfer through direct banking **service**, the customer must enter the correct information regarding each of the matters listed below in accordance with the steps explained on the screens for direct banking service or otherwise indicated: the financial institution and branch name, type of deposit, account number, payee name, amount to be transferred, and other prescribed items.

(4) The transfer applicant shall be the holder of the relevant account, and the transfer application shall be transmitted in the name of the transfer applicant; provided, however, that the transfer application may be transmitted in the name of another person if such person's name is entered on the relevant screen.

(5) The Bank shall accept an application for fund transfer based on the information entered and confirmed by the customer on the direct banking screens.

3. A fund transfer application made by the customer via the App shall be handled in accordance with the following provisions.

(1) Any fund transfer through the App to the account designated by the customer shall be executed by having the relevant amount debited from the customer's Ordinary Deposit at the time of execution of the transfer.

fees, and other charges necessary for the relevant transaction (hereinafter referred to as the “Transfer Funds and Costs”).

5. The Bank shall not be liable for any damage arising from fund transfer to a deposit/saving account in the name of the customer through the direct banking service, regardless of the cause of such damage.

(2) The maximum amount of the App transfers to be made in any single day shall be equivalent to the amount prescribed by the Bank; provided, however, that if the customer determines and registers another amount (which must not exceed the Bank’s prescribed amount) as his/her own daily transfer limit, such registered daily transfer limit shall apply to the customer. The Bank reserves the right to change the daily transfer limit without prior notice to the customer.

(3) To apply for a fund transfer through the App, the customer must enter the correct information regarding each of the matters listed below in accordance with the steps explained on the screens for the App or otherwise indicated: the financial institution and branch name, type of deposit, account number, payee name, amount to be transferred, and other prescribed items.

(4) The transfer applicant shall be the holder of the relevant account, and the transfer application shall be transmitted in the name of the transfer applicant.

(5) The Bank shall accept an application for fund transfer based on the information entered and confirmed by the customer on the App.

4. The Bank shall not be liable for any damage arising from incorrect entries or operations made on the direct banking service, ATM screens or the App in relation to any transfer application made pursuant to Paragraph 1 to 3 above.

5. In making any application for a fund transfer, the customer must make available the relevant amount to be transferred, the transfer fees, and other charges necessary for the relevant transaction (hereinafter referred to as the “Transfer Funds and Costs”).

Article 3 (Transfer Date)

If an application for fund transfer is made through direct banking or an ATM, the transfer date and other matters shall be subject to the following conditions; provided, however, that (3) below shall not apply to transfers through ATMs.

Article 4 (Conclusion of Fund Transfer Agreement)

2. The Transfer Funds and Costs shall be received by the Bank by way of an account transfer from the customer's Ordinary Deposit on the transfer date. An application for fund transfer shall be terminated either: (X) if the customer applies for a fund transfer to be made through direct banking on the day immediately following the transfer date or any subsequent day, and in each case the amount to be debited on the relevant transfer date exceeds the account balance when the domestic money transfer is executed by Seven Bank; or (Y) if the conclusion of the transfer agreement is not possible due to circumstances such as the total amount of the relevant transfer exceeding the daily transfer limit. The Bank shall not be liable for any damage arising from such termination.

5. An application for fund transfer made through direct banking may be cancelled at any time prior to the date/time specified by the

6. The Bank shall not be liable for any damage arising from fund transfer to a deposit/saving account in the name of the customer through the direct banking service **or the App**, regardless of the cause of such damage.

Article 3 (Transfer Date)

If an application for fund transfer is made **via** the direct banking **service**, an ATM **or the App**, the transfer date and other matters shall be subject to the following conditions; provided, however, that (3) below shall not apply to transfers through ATMs **or the App**.

Article 4 (Conclusion of Fund Transfer Agreement)

2. The Transfer Funds and Costs shall be received by the Bank by way of an account transfer from the customer's Ordinary Deposit on the transfer date. An application for fund transfer shall be terminated either: (X) if the customer applies for a fund transfer to be made through direct banking **or the App** on the day immediately following the transfer date or any subsequent day, and in each case the amount to be debited on the relevant transfer date exceeds the account balance when the domestic money transfer is executed by Seven Bank; or (Y) if the conclusion of the transfer agreement is not possible due to circumstances such as the total amount of the relevant transfer exceeding the daily transfer limit. The Bank shall not be liable for any damage arising from such termination.

5. An application for fund transfer made through direct banking may be cancelled at any time prior to the date/time specified by the

Bank. An application for fund transfer made through an ATM may not be cancelled.

Bank. An application for fund transfer made through an ATM **or the App** may not be cancelled.