

Terms of Use for Club Online

Article 1 (Definitions of Terms)

1. "Club Online" (hereinafter called "the Service") means the member-only internet online service provided by Sumitomo Mitsui Trust Club, Inc. (hereinafter called "Trust Club") such as account information view upon request from the member (including the member who has already withdrawn from Membership) (hereinafter called "User").
2. In addition to this Terms of Use, Terms and Conditions for Diners Club / TRUST CLUB Card Membership / Diners Club Corporate Card Membership / Commercial Card Membership and other rules set forth by Trust Club will apply to this Service.

Article 2 (Service)

1. Contents of the Service are disclosed by Trust Club to the User separately. Trust Club reserves a right to change the contents of the Service without prior notice.
2. The Service is available seven days a week, 24 hours a day. The Service may be disrupted or suspended without prior notice due to system errors or during the system maintenance period.
3. Trust Club shall not be liable for any disadvantages that the User may incur as a result of change of the Service contents and disruption or suspension of the Service.

Article 3 (User ID, password, etc.)

1. At time of initial access, the User is able to use the Service only if the User accepts this Terms of Use and enters the credit card number, date of birth and other fields designated by Trust Club. Thereafter,

the User designates a user ID and password required to access the Service for the second time onwards. The User must designate a new user ID (which has not been used to receive services from Trust Club as well as other financial institutions).

2. For the use of the Service for the second time onwards, Trust Club deems that the Service is used by an authentic User only if the password entered by the User and the password registered with Trust Club are matched. The User shall not disclose the credit card number, user ID and password to the third party and be responsible for putting those under strict control.

3. Additional authentication, Birthday, PIN (Personal Identification Number), or the last 4-digit of registered home phone number, is required for the use of menus specified in the Service by Trust Club in addition to the current authentication step with the use of user ID and password as prescribed in the previous Article 2.

4. In the case that Trust Club deems the Service is used by the authentic User as a result of the designated verification process, Trust Club shall not be liable for any damages caused by the counterfeit, falsification, theft or unauthorized use of the user ID, password, personal information for additional authentication or any other accident. If fraudulent use of the user ID, password, or personal information for additional authentication is suspected, the User shall report it to Trust Club's Call Center immediately. When changing the user ID and password, the User shall report the change by a method prescribed by Trust Club. Trust Club may suspend the user's ID and password without notice to the User at Trust Club's own discretion.

Article 4 (Email)

Trust Club may send e-mails to the e-mail address registered with Trust Club by the User for the purpose

of giving notices and providing information. The User may request Trust Club to stop the e-mail for information provision through the Service or by another method. However, if Trust Club judges it is important to notify the User in relation to the use of the Service such as the change of this Terms of Use, Trust Club may send e-mails notwithstanding the aforementioned request.

Article 5 (Disclaimer of Liability)

Trust Club shall not be liable for any damages caused by the delay or shutdown of the Services due to the failure of communication devices / lines, the failure of communication method such as disconnection, the failure of public telephone lines, dedicated lines, computer virus and other related defects.

Article 6 (Discontinuation of the Service)

Trust Club may immediately discontinue providing the service without notice to the User if;

- (1) there is any event that requires Trust Club to discontinue the service such as violation of this Terms of Use;
- (2) the User caused the performance of the obligation to Trust Club to be delayed in full or in part;
- (3) a false statement is found in the Trust Club card application and the registration of the Service;
- (4) the User withdraws from the Membership; or
- (5) Trust Club recognizes the User is not qualified as a Member

Article 7 (Change of Terms of Use)

Trust Club reserves the right to alter this Terms of Use as required without prior notice to or consent from the User.

Effective as of April, 2020

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