

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

■Revision Contents

Revision with effect from 6/1/2025

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
8	-	8	6	New	Article 8. (Settlement of Charges) 6. If Trust Club has issued a statement of charges, Principal Member shall pay the prescribed fee as specified by Trust Club. However, the fee may be waived in cases where the statement of charges is issued in an electromagnetic manner, or at the discretion of Trust Club.
8	6	8	7	6. If Principal Member does not raise any objection to Trust Club within fourteen (14) days after receiving a statement of charges in Article 8.5, the contents of that statement of charges may be treated as unobjected. In such a case, Principal Member may not be able to make any claim to Trust Club that he/she is exempt from his/her payment obligation or to request Trust Club for refund for any of the charges on the statement.	7. If Principal Member does not raise any objection to Trust Club within fourteen (14) days after receiving a statement of charges in <u>paragraph 5 of this Article</u> , the contents of that statement of charges may be treated as unobjected. In such a case, Principal Member may not be able to make any claim to Trust Club that he/she is exempt from his/her payment obligation or to request Trust Club for refund for any of the charges on the statement.
8	7	8	8	7. Principal Member may request Trust Club to reissue a statement of charges. However, such reissuance shall be limited to any statement of charges issued within six (6) months prior to the month of the reissuance request. Principal Member shall pay a reissuance fee prescribed by Trust Club.	8. Principal Member may request Trust Club to reissue a statement of charges. However, such reissuance shall be limited to any statement of charges issued <u>within 12 months</u> prior to the month of the reissuance request. Principal Member shall pay a reissuance fee prescribed by Trust Club.
8	8	8	9	8. When a Principal Member registers his/her card information in an online site for Members that is provided by a Merchant and the correct ID and password are used to login to that site, then the service shall be deemed to have been used by a rightful user and the Principal Member shall bear the service charge.	9. When a Principal Member registers his/her card information in an online site for Members that is provided by a Merchant and the correct ID and password are used to login to that site, then the service shall be deemed to have been used by a rightful user and the Principal Member shall bear the service charge.

Consent Clause and Important Matters Regarding Handling of Personal Information

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Revision with effect from 6/1/2025

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision								
2	1	2	1	Article 2. (Inquiries to, Registration with, and Use of Personal Credit Information Agencies) 1. Members, etc. (except Family Members; the same hereafter in this paragraph) consent to Trust Club making inquiries to personal credit information agencies (entities engaged in the business of collecting information concerning individuals' solvency and repayment capacity 20 and providing such information to their members; the "Agency") where Trust Club is a member, as well as personal credit information agencies partnered with the Agency (the "Partner Agencies"), when making transactional decisions relating to these Terms and Conditions, and to Trust Club utilizing such information if Personal Information (i.e., "Registered Information" column in the table below with history, and includes information such as agreement details and status of repayment registered by the Agency' members; information on dishonored bills/checks, information on bankruptcy and other information published in official gazettes (Kampo), and information published in telephone directories registered by Partner Agencies; and information registered at the request of the Japan Financial Services Association) of Members, etc. and spouse is registered, exclusively for the purpose of assessing the solvency and repayment capacity of Members, etc.	Article 2. <u>(Use of Credit Information Held by Credit Information Agencies, and Provision of Credit Information to Credit Information Agencies)</u> 1. Members, etc. (except Family Members; the same hereafter in this Article) consent to Trust Club providing <u>information used to identify Members, etc. (name, date of birth, telephone number, symbols/numbers on driver's license or other ID, address, etc.) to credit information agencies</u> (entities engaged in the business of collecting information concerning individuals' solvency and repayment capacity and providing such information to <u>the member business operators of the credit information agencies ("Member Business Operators")</u> ; collectively, the "Agency") where Trust Club is a member, as well as to <u>credit information agencies partnered with the Agency</u> (the "Partner Agencies"); and to Trust Club making inquiries to the Agency regarding <u>the credit information of Members, etc. (the information defined in paragraph 6 of this Article; the same hereafter in this Article); and to Trust Club receiving any credit information of Members, etc. and their spouses registered by the Agency as a result of such inquiry and using it to investigate the solvency and repayment capacity of Members, etc.,</u> when making transactional decisions relating to these Terms and Conditions.								
2	2	2	2	2. Members, etc. (except Family Members) consent to having information (i.e., information contained in "Registered Information" column in the table below with history) designated by the Agency shall be registered with the Agency for a period set forth in the "Registered Period" in the table below, and to having the information registered used by members of the Agency and the Partner Agencies for the purpose of assessing solvency and repayment capacity.	2. Members, etc. <u>consent to Trust Club providing the credit information pertaining to Members, etc. specified in the table below based on the Terms and Conditions to the Agency, and to the Agency retaining such credit information for the corresponding period specified in the same table, and to the Agency using such credit information as described in paragraphs 4, 5 and 6 of this Article.</u> <table><tr><td>Credit information provided by Trust Club</td><td>Registered Period</td></tr><tr><td>The fact that applications were filed in relation to the Terms and Conditions (information used to identify the individual and the fact that they made an application)</td><td>Six (6) months from the date of inquiry by Trust Club to the Agency</td></tr><tr><td>Facts related to the Terms and Conditions (information used to identify the individual and objective evidence of transactions related to the Terms and Conditions)</td><td>For the duration of agreement and up to five (5) years after termination of agreement</td></tr><tr><td>If the above-mentioned facts related to the Terms and Conditions include instances of delinquency in payment of obligations</td><td>For the duration of agreement and five (5) years after termination of agreement</td></tr></table>	Credit information provided by Trust Club	Registered Period	The fact that applications were filed in relation to the Terms and Conditions (information used to identify the individual and the fact that they made an application)	Six (6) months from the date of inquiry by Trust Club to the Agency	Facts related to the Terms and Conditions (information used to identify the individual and objective evidence of transactions related to the Terms and Conditions)	For the duration of agreement and up to five (5) years after termination of agreement	If the above-mentioned facts related to the Terms and Conditions include instances of delinquency in payment of obligations	For the duration of agreement and five (5) years after termination of agreement
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Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
-	-	2	3	New	3. The credit information provided by Trust Club as specified in the preceding paragraph is as follows. Information used to identify Members, etc. (name, date of birth, telephone number, symbols/numbers on driver's license or other ID, address, employer, office telephone number, etc.) Information about the application and contract details (contract type, date of execution, contract amount, loan amount, product name, number of payments, etc.) Information about payments, etc. (amount billed, amount paid, outstanding balance, balance of installment purchases, scheduled amount of annual charges, date of payment, date of full repayment, delinquency in payment, etc.)
2	3	2	4	3. Members, etc. (except Family Members) consent to having information under Articles 2.1 and 2.2 exchanged among and used by the Agency, the Partner Agencies and their respective members to the extent necessary for ensuring the protection and proper use of the Personal Information, such as maintaining such information accurate and up-to-date, processing complaints, and Agency' monitoring their members' compliance with rules.	<u>4. Members, etc. consent to the Agency using credit information as follows for the purpose of contributing to the investigation of solvency and repayment capacity of Members, etc. by the Agency's and Partner Agencies' Member Business Operators.</u> <u>(1) Processing to appropriately implement credit information agency operations, including checking and investigating credit information, collation of accounts, etc.; and</u> <u>(2) Analysis and other processing of credit information, and calculation of information such as numerical values based on this</u>
-	-	2	5	New	5. Members, etc. consent to the Agency providing credit information to its Member Business Operators, and to the Agency providing credit information specified in paragraph 6, item (1) of this Article to the Member Business Operators of Partner Agencies through those Partner Agencies, for the purpose of contributing to the investigation of solvency and repayment capacity of Members, etc. by the Agency's and Partner Agencies' Member Business Operators.
-	-	2	6	New	6. Members, etc. consent to the Agency holding the following credit information for the purpose of contributing to the investigation of solvency and repayment capacity of Members, etc. by the Agency's and Partner Agencies' Member Business Operators. (1) Information the Agency has received from its Member Business Operators including Trust Club in accordance with paragraph 2 of this Article; (2) Information collected by the Agency other than the information specified in item (1) above; and (3) Information such as numerical values calculated by the Agency through analysis and other processing of the credit information it holds, and related information

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2	4	2	7	4. Contact information of the Agency (name, address, and telephone number for inquiries), and information registered and period registered at the Agency are as set out below. If Trust Club were to become a member with another personal credit information agency, Trust Club shall give a separate notice in writing to the Members, etc. and obtain their consent. The details such as Agency membership qualifications and names of their member companies are available on its website. Credit Information Center Corp. (CIC) https://www.cic.co.jp/ 【Designated personal credit information bureau under the Installment Sales Act and the Money Lending Business Act】 Shinjuku First West 15F, 1-23-7 Nishi-Shinjuku, Shinjuku-ku, Tokyo 160-8375 Telephone: 0120-810-414 Registered Information and Period Registered (Please see the Agency's website, etc. for details.) <table><tr><th>Registered Information</th><th>Period Registered</th></tr><tr><td>① Evidence for filing applications in relation to the Terms and Conditions</td><td>Six (6) months from the date of inquiry by Trust Club</td></tr><tr><td>② Objective evidence on transactions related to the Terms and Conditions</td><td>For the duration of agreement and up to five (5) years after termination of agreement</td></tr><tr><td>③ Evidence of delinquency in payment of obligations</td><td>For the duration of agreement and up to five (5) years after termination of agreement</td></tr></table>	Registered Information	Period Registered	① Evidence for filing applications in relation to the Terms and Conditions	Six (6) months from the date of inquiry by Trust Club	② Objective evidence on transactions related to the Terms and Conditions	For the duration of agreement and up to five (5) years after termination of agreement	③ Evidence of delinquency in payment of obligations	For the duration of agreement and up to five (5) years after termination of agreement	<u>7. Contact information of the Agency (name, and telephone number for inquiries) is as set out below. And if Trust Club were to newly become a member of a credit information agency and use or provide credit information, Trust Club shall give a separate notice in writing (including electromagnetic record) to the Members, etc. and obtain their consent</u> Credit Information Center Corp. (CIC) [a designated personal credit information bureau under the Installment Sales Act and the Money Lending Business Act] Telephone: 0570-666-414 Website URL: https://www.cic.co.jp/ <u>*Please refer to CIC's website above for details regarding membership requirements, names of Member Business Operators, purpose and method of use of credit information, and the "Credit Guidance" implemented by the company.</u>
Registered Information	Period Registered												
① Evidence for filing applications in relation to the Terms and Conditions	Six (6) months from the date of inquiry by Trust Club												
② Objective evidence on transactions related to the Terms and Conditions	For the duration of agreement and up to five (5) years after termination of agreement												
③ Evidence of delinquency in payment of obligations	For the duration of agreement and up to five (5) years after termination of agreement												
2	5	2	8	5. The personal credit information agencies partnered with the Agency are as follows. Any queries to the following Partner Agencies should be made through the personal credit information agency in Article 2.4. (1) Zenkoku Ginko Personal Credit Information Center (KSC) https://www.zenginkyo.or.jp/pcic/ 【a personal credit information agency whose members 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/ 【a designated personal credit information agency under the Money Lending Business Act】 Sumitomo Fudousan Ueno Building 5 1-10-14 Kita-Ueno, Taito-ku, Tokyo 110-0014 Tel: 0570-055-955 ※ CIC has established a network for mutual exchange of information (CRIN) with partners in order to prevent multiple debts. Trust Club utilizes KSC and JICC's information through CIC.	<u>8. Contact information of Partner Agencies (name, and telephone number for inquiries) is as set out below.</u> (1) Zenkoku Ginko Personal Credit Information Center (KSC) Telephone: 03-3214-5020 Website URL: https://www.zenginkyo.or.jp/pcic/ <u>*Please refer to KSC's website above for details regarding membership requirements, names of Member Business Operators, etc.</u> (2) Japan Credit Information Reference Center Corp. (JICC) [a designated personal credit information agency under the Money Lending Business Act] Telephone: 0570-055-955 Website URL: https://www.jicc.co.jp/ <u>*Please refer to JICC's website above for details regarding membership requirements, names of Member Business Operators, etc.</u>								

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2	6	-	-	6. The information registered with the personal credit information agency of which Trust Club is a member (as set out in Article 2.4) is as follows: Name, date of birth, address, telephone number, employer, office telephone number, driver's license and other codes, numbers and information for identification; the contract type, date of execution, contract amount , loan amount, number of payments, and other information on contracts; activity balance, balance of installment purchases, scheduled amount of annual charges, Date of Payment, date of full repayment, delinquency in payment, and other information concerning the status of payments.	Delete

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