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

■Revision Contents

Revision with effect from 15/2/2027

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
3	-	3	2	New	Some of the Cards with multiple designs may be changed to another Card design after the issuance of the Card according to the method prescribed by Trust Club; provided, however, that the design change request may be denied through the examination process prescribed by Trust Club. Please note that if the Card design of the Principal Member is changed, the number of his/her Card will be changed as well as the Card designs and numbers of his/her Family Members. Furthermore, if the Card design is changed, the Principal Member shall pay the Card design change fee prescribed by Trust Club.

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

■Appendix for TRUST CLUB Card

Revision with effect from 15/2/2027

<table>
<tr><th>Current Article Number</th><th>Current Section Number</th><th>Article Number After Revision</th><th>Section Number After Revision</th><th>Current</th><th>After Revision</th></tr>
<tr><td>1</td><td>-</td><td>1</td><td>-</td><td>
【Cash Advance Service and Card Loan】
1. Cash Advance/Card Loan Credit Line, Interest Rate, etc.
<table>
<tr><th>Name of Service</th><th>Cash Advance / Card Loan Credit Line</th><th>Loan Interest Rate (effective annual rate)</th><th>Payment Plan</th><th>Payment Period / Number of Payments / Payment Due Date</th></tr>
<tr><td>Cash Advance</td><td>Amount determined by Trust Club after examination, not to exceed ¥3,000,000</td><td>15.00% to 20.00%
(not to exceed the maximum interest rate prescribed under the Interest Rate Restriction Act)
<Calculation of interest>
Amount of new use amount × loan interest rate × number of days elapsed (※1) ÷ 365 days (366 days for a leap year)</td><td>Principal and interest payable in one lump-sum</td><td>■Payment Period/ Number of Payments: 21 days to 59 days (depending on the calendar); 1
■Payment Due Date: In principle, the calculation of the outstanding balance is closed on the 15th day of each month and the payment is due on the 10th day (the 8th day for some financial institutions) of the following month. The amount of principal payment and accrued interest are due on the 10th day (the 8th day for some financial institutions) of the following month.</td></tr>
<tr><td>Card Loan</td><td></td><td>15.00% to 18.00% (not to exceed the maximum interest rate prescribed under the Interest Rate Restriction Act)
<Calculation of interest rate>
Outstanding balance × loan interest rate × number of days elapsed (※1) ÷ 365 days (366 days for a leap year)</td><td>・Fixed amount plan (fixed amount of principal payment or fixed amount of principal payment combined with payment at bonus time)
・Variable amount plan: amount of principal depends on outstanding balance.
※The principal payment is set at ¥20,000 at the time of enrollment.</td><td>■Payment Period/Number of Payments:
Depending on the outstanding balance and type of payment, the payment period and number of payments until the principal payment and interest are fully paid will vary.
<Example of payment>
・Fixed amount of principal: if the amount of loan is ¥100,000 and the fixed amount of monthly principal payment is ¥20,000, then five payments over 5 months
・Fixed amount of principal combined with payment at bonus time:
if the amount of loan is ¥500,000, the fixed amount of monthly principal payment is ¥20,000 and the additional principal payment at bonus time is ¥20,000, then 22 payments over a 22 months
・Variable amount of principal depending on the loan balance: if the amount of loan is ¥50,000, then 34 payments over 34 months (amount of the principal payment will vary depending on the balance)
■Payment Due Date: In principle, the closing date is the 15th day of each month and the payment is due on the 10th day (the 8th day for some financial institutions) of the following month.
The amount of principal payment and accrued interest are due on the 10th day (the 8th day for some financial institutions) of the following month.</td></tr>
</table>
Collateral: Not required
※1:The number of days elapsed refers to the period from the day after the activity date or the Payment Date to the Payment Date in the following month.
</td><td>
【Cash Advance Service and Card Loan】
1. Cash Advance/Card Loan Credit Line <u>and</u> Interest Rate, etc.
<table>
<tr><th>Name of Service</th><th>Cash Advance / Card Loan Credit Line</th><th>Loan Interest Rate (effective annual rate)</th><th>Payment Plan</th><th>Payment Period / Number of Payments / Payment Due Date</th></tr>
<tr><td>Cash Advance</td><td>Amount determined by Trust Club after examination, not to exceed ¥3,000,000</td><td>15.00% to 20.00%
(not to exceed the maximum interest rate prescribed under the Interest Rate Restriction Act)
<Calculation of interest>
Amount of new use amount × loan interest rate × number of days elapsed (※1) ÷ 365 days (366 days for a leap year)</td><td>Principal and interest payable in one lump-sum</td><td>■Payment Period / Number of Payments: 21 days to 59 days (depending on the calendar); 1
■Payment Due Date: In principle, the calculation of the outstanding balance is closed on the 15th day of each month and the payment is due on the 10th day (the 8th day for some financial institutions) of the following month. The amount of principal payment and accrued interest are due on the 10th day (the 8th day for some financial institutions) of the following month.</td></tr>
<tr><td>Card Loan</td><td></td><td>15.00% to 18.00% (not to exceed the maximum interest rate prescribed under the Interest Rate Restriction Act)
<Calculation of <u>interest</u>>
Outstanding balance × loan interest rate × number of days elapsed (※1) ÷ 365 days (366 days for a leap year)</td><td>・Fixed amount plan (fixed amount of principal payment or fixed amount of principal payment combined with payment at bonus time)
・Variable amount plan: amount of principal depends on outstanding balance <u>or amount of principal depending on outstanding balance combined with payment at bonus time</u>
※The principal payment is set at ¥20,000 at the time of enrollment.</td><td>■Payment Period / Number of Payments:
Depending on the outstanding balance and type of payment, the payment period and number of payments until the principal payment and interest are fully paid will vary.
<Example of payment>
・Fixed amount of principal: if the amount of loan is ¥100,000 and the fixed amount of monthly principal payment is ¥20,000, then five payments over 5 months
・Fixed amount of principal combined with payment at bonus time: if the amount of loan is ¥500,000, the fixed amount of monthly principal payment is ¥20,000 and the additional principal payment at bonus time is ¥20,000, then 22 payments over 22 months
・Variable amount of principal depending on the loan balance: if the amount of loan is ¥50,000, then 34 payments over 34 months (amount of the principal payment will vary depending on the balance)
<u>・Variable amount of principal depending on loan balance combined with payment at bonus time: if the loan amount is ¥100,000 and the additional principal payment at bonus time is ¥20,000, then 21 payments over 21 months (the amount of principal payment will vary depending on the balance).</u>
In principle, the closing date is the 15th day of each month and the payment is due on the 10th day (the 8th day for some financial institutions) of the following month.
The amount of principal payment and accrued interest are due on the 10th day (the 8th day for some financial institutions) of each month.</td></tr>
</table>
Collateral: Not required
※1:The number of days elapsed refers to the period from the day after the activity date or the Payment Date to the Payment Date in the following month.
</td></tr>
</table>