

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

■ Revision List

Revised on March 5, 2018

Current Article	Current Section	Revised Article	Revised Section	Current T&E	Revised T&E
1	2	1	2	2. <u>A member of a Principal Member's family with respect to whom the Principal Member agrees to assume any and all liabilities that the family member owes to Trust Club (including but not limited to the payment of Card Shopping Charges) shall be a "Family Member" if he / she is admitted to the Membership by Trust Club.</u>	2. <u>A "Family Member" refers to an individual to whom the Principal Member agrees to assume any and all liabilities that the family member owes to Trust Club (including but not limited to the payment of Card Shopping Charges) if his / her Membership is approved by Trust Club.</u>
3	3	3	3	3. A Member shall use and keep custody of his / her Card with the care of a good manager. In particular act, such as the following is assumed to be in advance noted that can be the card management breach of duty.	3. A Member shall use and keep custody of his / her Card with the care of a good manager. In particular act, such as the following is assumed to be in advance agreed that can be the card management breach of duty.
3	3(4)	3	3(4)	(4) the Card shall not be left to third parties including family members regardless of the reasons.	(4) the Card management shall not be left to third parties including family members regardless of the reasons.
3	5	3	5	5. The valid term of a Card shall be prescribed by Trust Club and stated on the Card. Trust Club shall automatically issue a new Card with a renewed valid term to a Member who does not file a withdrawal application by the valid term and is deemed, by Trust Club after examination of the eligibility of the Member , to remain qualified for the Membership.	5. The valid term of a Card shall be prescribed by Trust Club and stated on the Card. Trust Club shall issue a new Card with a renewed valid term to a Member who does not file a withdrawal application by the valid term and is deemed, by Trust Club to remain qualified for the Membership.
5	1	5	1	1. Trust Club shall register a personal identification number (a four-digit personal identification number : "PIN") and a personal identification number for telephone (a four-digit personal identification number for telephone : "TPIN") for each Card in a manner designated by Trust Club and notify the foregoing numbers to the relevant Member. However, the Member may change the PIN or TPIN in a manner prescribed by Trust Club. In this case, the Member may not use the same number in four digits (such as 0000 or 9999, etc.) or any other numbers that may be easily envisaged including but not limited to the date of birth and telephone number.	1. Trust Club shall register a personal identification number based on the Member's request . The Member may not use the same number in four digits (such as 0000 or 9999, etc.) or any other numbers that may be easily guessed by the third party , including but not limited to the date of birth and telephone number, etc. If the Member does not make any request, PIN shall be registered and informed to the Member by Trust Club. In this case, the Member may change the PIN in a manner prescribed by Trust Club.
5	2	5	2	2. A Cardholder shall manage his / her PIN and TPIN with the care of a good manager so that they do not become known to other persons. A Member shall be liable to pay any and all obligations, losses, and so forth, arising from the card use by the Member or any other third party upon entering the registered PIN or TPIN , except where there is a fault on the part of Trust Club.	2. The Member shall manage his / her PIN with the care of a good manager so that it does not become known to other persons. The Member shall be liable to pay any and all obligations, losses, and so forth, arising from the card use by the Member or any other third party upon entering the registered PIN , except where there is a fault on the part of Trust Club.
6	3	6	3	3. Members acknowledge in advance that Supplementary Service etc. may be suspended or altered whenever Trust Club or the relevant Service Affiliate considers necessary.	3. Members acknowledge in advance that Supplementary Service etc. may be discontinued or terminated whenever Trust Club or the relevant Service Affiliate considers necessary.
7	—	7	—	1. <u>The credit line (the total credit line covering transactions of all payment types including one lump-sum payment) for each Member shall be determined by Trust Club upon examination. If Trust Club deems appropriate, it may set the following sub-lines within a total credit line (collectively, "Sub-lines"). However, payment in two installments and payment in installments in item (1) below shall not be applicable to Diners Club Card :</u>	1. <u>The Member's credit line shall be determined for each Card upon screening by Trust Club. Furthermore, when the Member holds multiple cards lent from Trust Club. The credit line is assigned to each Member as well as to each card. The total of credit line for each card shall not exceed the member's credit line.</u>

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7	—	7	—	<u>(1) Revolving shopping credit line (covering payment types of revolving payment, payment in two installments, and payment in installments (payment in three or more equal installments including fixed-amount plan concurrent with payment at bonus time) and one lump-sum payment at bonus time ; and</u> <u>(2) Cash advance / card loan credit line (covering cash advance and card loan).</u> <u>2. In relation to the preceding paragraph, a Family Member's card use shall be within the total credit line and Sub-Lines of the relevant</u> Principal Member. <u>3. Members holding Diners Club Card shall be informed of the Sublines and Members holding SuMi TRUST CLUB Card shall be informed of the total credit lines and Sub-lines by any other means prescribed by Trust Club including but not limited to</u> a card carrier and statement of charges. <u>4. Trust Club may change total credit lines and Sub-lines for Members as necessary and limit the total credit line for each Member.</u> <u>5. Amounts subject to a total credit line include charges on purchases of goods, charges on services, Repayment Amounts for cash advances and principal of card loan, and any other charges or fees on any goods and services provided by Trust Club.</u> <u>6. If Trust Club lends more than one Card to a Member, a total credit line and a set of Sub-lines are provided to cover all the Cards (other than a Diners Club Corporate Card, etc.) rent by the Member instead of providing a separate total credit line and a set of Sub-lines for each Card and thereby making the aggregated amount thereof to be the maximum usable amount covering all the Cards rent by the Member, which Members accept in advance.</u> (7. Omitted) 8. If any of the items in the preceding paragraph becomes applicable to any of the following items, Trust Club may reject the use in question. (1) the total credit line prescribed in paragraph 1 through 6 of this Article is exceeded ; (Omitted) (5) If Trust Club considers inappropriate any card use at a Service Establishment as stipulated in the	2. If Trust Club deems appropriate, it may set the following sub-lines within the credit line (collectively, "Sub-lines"). (1) Shopping one lump-sum payment credit line : It is the credit line available for one lump-sum payment for shopping. The credit line for one lump-sum payment for SuMi TRUST CLUB cards is calculated by subtracting the outstanding balance of (2) and (3) in this paragraph from the credit line. In addition, the credit line for one-lump sum for Diners Club cards is not applicable to Sub-lines, but a different credit line is set separately. (2) Revolving shopping credit line : Credit line for revolving payment, payment in two installments, and payment in installments (payment in three or more equal installments) and one lump-sum payment at bonus time. Payment in two installments and payment in installments are not available for Diners Club cards. (3) Cash advance / card loan credit line : Credit line for cash advance and card loan services. 3. The credit line and Sub-lines for family members are equivalent to the credit line and Sub-lines set for the principal member. 4. Trust Club shall notify Members of the credit line as well as Sub-lines for each credit card by sending the format specified by Trust Club such as a card carrier and the statement of charges, etc. 5. Trust Club may change the credit line and Sub-lines for Members as necessary and limit the credit line for each Member without notifying members in advance. 6. Amounts subject to a credit line include charges on purchases of goods, charges on services, Repayment Amounts for cash advances and principal of card loan, and any other charges or fees on any goods and services provided by Trust Club. (Deleted.) (7. Omitted) 8. If any of the items in the preceding paragraph becomes applicable to any of the following items, Trust Club may reject the use of the card without any prior notice to Members and Service Establishments. (1) the credit line prescribed in paragraph 1 through 6 of this Article. (Omitted) (5) When Trust Club considers any card use at a Service Establishment as stipulated in paragraph 7 of this Article is inappropriate.

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7	—	7	—	<u>seventh paragraph</u> of this Article, Trust Club may reject the card use or its processing without any prior notice to the Member or the Service Establishment. 9. If Trust Club considers the use to be inappropriate, Trust Club may request the Member to return his / her Card through the relevant Service Establishment or credit card company with which Trust Club directly or indirectly associates, or a bank or credit card company associated with the relevant international organizations relating to VISA International or MasterCard International (a "Company Contracted with Service Establishment"). In this case, the Member shall comply with the request and return his / her Card to Trust Club. 10. The Member shall be liable to pay to any card use by a Member in excess of the credit line. To any card use by a Member in excess of the revolving shopping credit line, the payment type of one lump-sum payment shall be assigned regardless of the payment type that is designated by the Member. Further, the same shall apply, if the revolving shopping credit line is exceeded when the card usage data arrive at Trust Club.	9. If Trust Club considers the use to be inappropriate, Trust Club may request the Member to return his / her Card through the relevant Service Establishment or credit card company with which Trust Club directly or indirectly associated, or a bank or credit card company (a "Company Contracted with Service Establishment") associated with the relevant international organizations (VISA Worldwide for VISA cards, MasterCard Worldwide for MasterCard cards and Diners Club International for Diners Club cards respectively.). In this case, the Member shall comply with the request and return his / her Card to Trust Club. 10. The Member shall be liable to pay for any card use by a Member in excess of the credit line set forth in paragraph 1 of this Article.
8	1	8	1	1. The calculation of a Member's payment obligations to Trust Club in relation to charges on purchases of goods or services ("Card Shopping Charges"), Repayment Amounts, etc. for cash advances and card loans prescribed in Articles 34 and 35 respectively ("Financial Services"), and so forth, that are payable on the relevant Payment Date in accordance with the relevant payment type for Card Shopping Charges (one of the payment types prescribed in Article 29) and the relevant type of Financial Service (the "Contracted Payment Obligations") shall be closed on the corresponding closing date prescribed in the following items (the "Closing Date"). If the card usage data concerning purchases using Diners Club Card in Japan or Financial Services provided in Japan (at Cash Dispensers located in Japan out of those defined in Article 34) arrive at Trust Club on the Closing Date, the data shall be processed on the following business day of Trust Club and used for the calculation of the Contracted Payment Obligations on the Closing Date in the following month. Further, other card usage data may also be processed on the following business day of Trust Club and used for the calculation of the Contracted Payment Obligations on the Closing Date in the following month, depending on the time of the day when such data arrive at Trust Club. (1) The 17th day of each month, for SuMi TRUST CLUB Card (If the 17th day falls on a Saturday, Sunday or holiday, the closing takes place on the immediately preceding business day.) (2) The 20th day of each month, for Diners Club Card (If the 20th day falls on a Saturday, Sunday or holiday, the closing takes place on the immediately preceding business day.)	1. The calculation of a Member's payment obligations to Trust Club in relation to charges on purchases of goods or services ("Card Shopping Charges"), Repayment Amounts, etc. for cash advances and card loans prescribed in Articles 34 and 35 respectively ("Financial Services"), and so forth, that are payable on the relevant Payment Date in accordance with the relevant payment type for Card Shopping Charges (one of the payment types prescribed in Article 29) and the relevant type of Financial Service (the "Contracted Payment Obligations") shall be closed on the 15th of the month (the "Closing Date"). Furthermore, if the Member uses Diners Club Card for shopping or Financial Services in Japan (usage only limited to Cash Dispensers / ATM in Japan out of those defined in Article 34), the card usage data arrives at Trust Club from Service Establishments and Financial institutions, and the defined data of payments to Service Establishments shall be used for the calculation of the Contracted Payment Obligations. In addition, for other card usage data, it may be processed on the following business day and used for the calculation of the Contracted Payment Obligations on the Closing Date in the following month, depending on the time of the day when such data arrives at Trust Club. (Deleted) (Deleted)

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8	2	8	2	2. A Member shall open an account at a financial institution designated by Trust Club and make a payment of the Contracted Payment Obligations on the 10th day (the 8th day for some financial institutions) of the following month (or the following business day if the 10th day is not a business day of financial institutions : the "Payment Date") into the account (the "Payment Account") by means of account transfer, collection by servicer, or automatic transfer (the "Account Transfer, etc.") from the account. However, if Trust Club considers necessary or if there is an administrative reason, Trust Club may request a Member to make a payment by means including but not limited to a remittance of the relevant amount into a deposit account specified by Trust Club using a form that Trust Club sends to the Member. If Trust Club's advance consent is obtained, any other manner of payment may be used instead. Further, Trust Club may designate dates other than those stated above as the Closing Date and the Payment Date for Members. In this case, Trust Club shall notify Members of the Closing Date and the Payment Date so designated in sending statements of charges prescribed in paragraph 5 of this Article or by other means designated by Trust Club. For administrative reasons, the Payment Date so designated may be in a month that is two months or more after the relevant Closing Date.	2. A Member shall open an account at a financial institution designated by Trust Club and make a payment of the Contracted Payment Obligations on the 10th day (the 8th day for some financial institutions) of the following month (or the following business day if the 10th day is not a business day of financial institutions : the "Payment Date") into the account (the "Payment Account") by means of account transfer, collection by servicer, or automatic transfer (the "Account Transfer, etc.") from the account. However, if Trust Club considers necessary or if there is an administrative reason, Trust Club may request a Member to make a payment by means including but not limited to a remittance of the relevant amount into a deposit account specified by Trust Club. If Trust Club's advance consent is obtained, any other manner of payment may be used instead. Further, Trust Club may designate dates other than those stated above as the Closing Date and the Payment Date for Members. In this case, Trust Club shall notify Members of the Closing Date and the Payment Date so designated in sending statements of charges prescribed in paragraph 5 of this Article or by other means designated by Trust Club. For administrative reasons, the Payment Date so designated may be in a month that is two months or more after the relevant Closing Date.
8	3	8	3	3. If charges for any card use are denominated in a foreign currency (including charges in a foreign currency for any card use in Japan), the charges shall be converted into Yen in accordance with the procedures designated by an associated international organization in the relevant country (<u>VISA International Service Association, MasterCard International Inc., or Diners Club International Ltd. For VISA Cards, MasterCards, or Diners Club Card respectively, the same shall apply hereunder</u>) at the conversion rate equal to the total of the rate designated by the relevant associated international organization or Trust Club and the administrative expenses prescribed by Trust Club. A Member shall agree to the foregoing in advance with respect to the use of his / her Card and shall not raise any objection to Trust Club with regards to the conversion rate. Further, the administration expenses shall not be charged on any use of cash advance services overseas.	3. If charges for any card use are denominated in a foreign currency (including charges in a foreign currency for any card use in Japan), the charges shall be converted into Yen in accordance with the procedures designated by an associated international organization in the relevant country at the conversion rate equal to the total of the rate designated by the relevant associated international organization or Trust Club and the administrative expenses prescribed by Trust Club. A Member shall agree to the foregoing in advance with respect to the use of his / her Card and shall not raise any objection to Trust Club with regards to the conversion rate. Further, the administration expenses shall not be charged on any use of cash advance services overseas.
8	8	—	—	<u>8. If the Account Transfer, etc. of a Contracted Payment Obligation cannot be completed for reasons including but not limited to an insufficiency of funds in the Payment Account of a Member, Trust Club may order an Account Transfer, etc. of the whole or a part of the unpaid amount on any day on or after the relevant Payment Date, pursuant to an agreement with the relevant financial institution.</u>	(Deleted)
9	1	9	1	1. If the amount paid by a Member is insufficient to fulfill its outstanding Contracted Payment	1. If the amount paid by a Member is insufficient to fulfill its outstanding Payment Obligations to Trust

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9	1	9	1	<u>Obligations</u> in full, unless otherwise proposed by the Member, Trust Club may, without any notice to the Member, appropriate such amount to the payment of any outstanding <u>Contracted Payment Obligations</u> in an order and manner that Trust Club <u>recognizes appropriate to the extent permitted by law,</u> and the Member shall not raise any objection to such appropriation. However, <u>the order of appropriation in relation to revolving payments set forth under the Terms and Conditions shall be in accordance with the order prescribed under</u> the Installment Credit Sales Law.	<u>Club based on these Terms and Conditions and other contracts</u> in full, unless otherwise proposed by the Member, Trust Club may, without any notice to the Member <u>in advance,</u> appropriate such amount to the payment of any outstanding Payment Obligations in an order and manner that Trust Club <u>specifies</u> and the Member shall not raise any objection to such appropriation. However, <u>it shall be excluded if it is subject to the Article 30, paragraph 5 of</u> the Installment Sales Act.
10	1	10	1	1. Trust Club shall, in a manner designated by Trust Club, notify Members of the interest / fee rates for credit card purchase (using revolving payments and installment payments), <u>cash advance, card loans,</u> and delinquency charges (collectively, the "Standard Rates") that are separately prescribed by Trust Club.	1. Trust Club shall, in a manner designated by Trust Club, notify Members of the interest / fee rates for credit card purchase (using revolving payments and installment payments), <u>the interest rate for financial services,</u> and delinquency charges (collectively, the "Standard Rates") that are separately prescribed by Trust Club.
10	3	10	3	3. Trust Club may apply any rates lower than the Standard Rates (the "Preferred Rates") to Members in the course of promotional campaigns, and so forth, conducted by Trust Club. In this case, Trust Club shall notify the relevant Members of the details of the Preferred Rates and the period of application thereof in a manner designated by Trust Club. <u>Members shall not object to the application of the notified Preferred Rates to the whole of the outstanding Balance, if any, as at the day on which the Preferred Rates start to apply and the application of the Standard Rates to the Balance, if any, remaining after the end of application of the Preferred Rates.</u>	3. Trust Club may apply any rates lower than the Standard Rates (the "Preferred Rates") to Members in the course of promotional campaigns, and so forth, conducted by Trust Club. In this case, Trust Club shall notify the relevant Members of the details of the Preferred Rates and the period of application thereof in a manner designated by Trust Club.
13	1(6)	13	1(6) (8)	<u>(6) Any other person or entity that Trust Club recognizes as an anti-social force.</u>	<u>(6) A person who cooperates with those, ("Members of an organized crime syndicate"), prescribed in each of the preceding paragraph</u> <u>(7) A person who is designated as the subject of economic sanctions by Japanese Government or Foreign Governments, etc.</u> <u>(8) Any other persons or entities that Trust Club recognizes as being equivalent to any of the item in the preceding paragraphs.</u>
—	—	13	2	(Added with a new Section)	<u>2. "A person who cooperates with members of an organized crime syndicate" prescribed in the preceding paragraph 6 shall be the person who falls under any of the followings:</u> <u>(1) A person who attempts to benefit from involving in activities to gain funding for the organized crime syndicate, etc. or by utilizing the power, information gathering capability or financial strength of organized crime syndicate members, etc.</u> <u>(2) A person who is recognized as having a relationship with organized crime syndicate members, etc. in such a way that they control the person's business or actually get involved in the person's business management ;</u> <u>(3) A person who is recognized as having a relationship of wrongfully using organized crime syndicate members, etc.</u>

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—	—	13	2		<u>(4) A person who knows that they are organized crime syndicate members, etc. but still keeps a relationship in providing funds, etc. or conveniences to them.</u> <u>(5) Any other act that Trust Club recognizes as being similar to any of the foregoing ;</u>
13	<u>2</u>	13	<u>3</u>	(Change in the Section number due to addition of a new Section)	
13	<u>3</u>	13	<u>4</u>	3. f Trust Club recognizes that a Member etc. has fallen under or is likely to fall under any of the following, Trust Club may reject the membership application relating to such a person / entity : (1) if any of the items in paragraph 1 above becomes applicable to the person / entity ; (2) if the person commits an act falling under any of the items listed in the preceding paragraph ; (3) if the person turns out to have made a false statement in relation to any of the representations and warranties pursuant to the provisions of paragraphs 1 and 2 above .	4. If Trust Club recognizes that a Member etc. has fallen under or is likely to fall under any of the following, Trust Club may reject the membership application relating to such a person / entity : (1) if any of the items in paragraph 1 of this Article becomes applicable to the person / entity ; (2) if the person commits an act falling under any of the items listed in the preceding paragraph ; (3) if the person turns out to have made a false statement in relation to any of the representations and warranties pursuant to the provisions of paragraphs 1 and 3 of this Article .
13	<u>4</u>	13	<u>5</u>	(Change in the Section number due to addition of a new Section)	
14	1	14	1	1. If a Member and a membership applicant (a "Member, etc.") falls currently or fell formerly under any of the following items, the Member, etc. shall report to Trust Club the relevant item(s), the relevant foreign country name, the government post and the job status (incumbent or not) :	1. If a Member, etc. falls currently or fell formerly under any of the following items, the Member, etc. shall report to Trust Club the relevant item(s), the relevant foreign country name, the government post and the job status (incumbent or not) :
14	3	14	3	3. If a Member, etc. falls under the paragraph (1) , or if Trust Club otherwise recognizes that it is the case, the Member, etc. shall agree in advance that he / she can not receive services designated by Trust Club.	3. If a Member, etc. falls under paragraph 1 of this Article , or if Trust Club otherwise recognizes that it is the case, the Member, etc. shall agree in advance that he / she can not receive services designated by Trust Club.
15	1	15	1	1. If a Member breaches or is likely to breach the Terms and Conditions by reasons including but not limited to the delinquent payment, if Trust Club believes that there are suspicious circumstances in relation to any card use by the Member, if the reexamination under Article 12 is conducted, or if Trust Club otherwise considers necessary, Trust Club may take any of the following steps immediately without notifying the Member : ((1)~(5) : Omitted)	1. If a Member breaches or is likely to breach the Terms and Conditions, etc. by reasons including but not limited to the delinquent payment, if Trust Club believes that there are suspicious circumstances in relation to any card use by the Member, if the reexamination under Article 12 is conducted, or if Trust Club otherwise considers necessary, Trust Club may take any of the following steps immediately without notifying the Member in advance : ((1)~(5) : Omitted)
—	—	15	<u>3(10)</u>	(Added with a new Section)	<u>(10) if Trust Club recognizes that the use of available credit line for purchasing bills currently in circulation and bills is not appropriate.</u>
15	<u>3(10)</u>	15	<u>3(11)</u>	(Change in the Section number due to addition of a new Section)	
15	<u>3(11)</u>	15	<u>3(12)</u>	(Change in the Section number due to addition of a new Section)	
15	<u>3(12)</u>	15	<u>3(13)</u>	(12) if Trust Club recognizes that a ground on which the Member falls under any of the items (1) to (11) above in relation to any other terms and conditions executed between the Member and Trust Club has arisen or is likely to arise.	(13) if Trust Club recognizes that a ground on which the Member falls under any of the items (1) to (12) above in relation to any other terms and conditions executed between the Member and Trust Club has arisen or is likely to arise.

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18	—	18	—	<u>1. If a Member is delinquent in the payment of Contracted Payment Obligations in relation to a one lump-sum payment, revolving payment, or Financial Services, or if a Member becomes subject to an acceleration in relation to the foregoing, the Member shall pay a delinquency charge at the rate of 14.6% on the principal amount due of the Contracted Payment Obligations for the period from the Payment Date to the day immediately preceding the date of actual payment in the case of delinquency, or on the principal amount of the Contracted Payment Obligations and all of the outstanding obligations relating to revolving payments and various loans for the period from the date of acceleration to the day immediately preceding the date of full payment in the case of acceleration, respectively.</u> <u>2. If a Member is delinquent in the payment of Contracted Payment Obligations in relation to a one lump-sum payment at bonus time, the Member shall pay a delinquency charge not exceeding 6.0% per annum of the principal amount due of the Contracted Payment Obligations for the period from the Payment Date to the day immediately preceding the date of actual payment.</u> <u>3. If a Member is delinquent in the payment of Contracted Payment Obligations in relation to installment payments, the Member shall pay a delinquency charge as follows :</u> <u>(1) If a Member is delinquent in the amount due in relation to installment payments, the Member shall pay a delinquency charge at the rate of 14.6% per annum on the delinquent principal amount out of the Installment Amount due for the period from the Payment Date to the day immediately preceding the date of actual payment to the extent not exceeding 6.0% per annum of the outstanding principal.</u> <u>(2) If a Member becomes subject to an acceleration in relation to the outstanding balance of installment payments (excluding cases falling under the preceding paragraph), the Member shall pay a delinquency charge not exceeding 6.0% per annum of the outstanding principal for the period from the date of acceleration to the day immediately preceding the date of full payment.</u> <u>4. If a Member is delinquent in the Contracted Payment Obligations in relation to a payment in two installments, the Member shall pay a delinquency charge not exceeding 6.0% per annum of the principal amount due in each installment for the period from the Payment Date to the day immediately preceding the date of actual payment.</u> <u>5. The calculation of delinquency charge in the preceding paragraphs shall be closed on the Closing Date in each month and the amount of delinquency charge shall be notified to the relevant Member by a statement of charges or any other means prescribed by Trust Club.</u>	<u>1. If a Member is delinquent in the payment for Card Shopping Charges, the Member shall pay delinquency charges at the following annual rates for the period from the day after the Payment Date to the date of actual payment.</u> <u>(1) For one lump sum payment, the amount will be calculated by multiplying the Contracted Payment Obligations by the annual rate of 14.56% (14.60% for a leap year).</u> <u>(2) For revolving payment, payment in two installments, one lump-sum payment at bonus time, or payment in installments, the amount will be calculated by multiplying the Contracted Payment Obligations by the annual rate of 14.56% (14.60% for a leap year), or multiplying the total outstanding amount by the annual rate of 5.98% (6.00% for a leap year), whichever is lower.</u> <u>2. if a Member becomes subject to an acceleration in relation to Card Shopping Charges, the member shall pay a delinquency charge by multiplying the total outstanding balance by following annual rates from the accelerated Payment Date to the date of full payment.</u> <u>(1) For one lump sum payment, the amount will be calculated by multiplying the Contracted Payment Obligations by the annual rate of 14.56% (14.60% for a leap year).</u> <u>(2) For revolving payment, payment in two installments, one lump-sum payment at bonus time, or payment in installments Services, the amount will be calculated by multiplying the total outstanding balance by the annual rate of 5.98% (6.00% for a leap year).</u> <u>3. If a Member is delinquent in the payment for Financial Services, the Member shall pay a delinquency charge at the annual rate of 19.94% (20.00% for a leap year) on the delinquent principal amount due for the Contracted Payment Obligations from the day after the Payment Date to the date of actual payment.</u> <u>4. If a Member becomes subject to an acceleration in relation to the financial services, the Member shall pay a delinquency charge at the rate of 19.94% (20.00% for a leap year) on the delinquent principal amount due for the Contracted Payment Obligations from the accelerated Payment Date to the date of full payment.</u> <u>5. The calculation in each paragraph of this Article shall be made on a pro-rated daily basis using 365-day a year (366-day for a leap year).</u>

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18	—	18	—	<u>Members agree in advance that Trust Club may notify a Member of the amount of delinquency charge on its own by a statement of charges or any other means prescribed by Trust Club even after the payment of delinquent amount.</u> 6. The calculation in each paragraph of this Article shall be made on a pro-rated daily basis using 365-day a year (366-day for a leap year).	
19	1	19	1	1. If a Card of a Member is used by a person other than the Member due to matters including but not limited to loss or theft, any and all payment obligations arising from such a use shall be subject to the Terms and Condition and payable by the Member ; provided, however, that Trust Club shall exempt the Member from the payment obligations arising on or after the day that is 60 days prior to the date of receipt of the notification by Trust Club if the Member promptly notifies the fact of loss or theft, etc. to Trust Club directly by telephone or any other means, reports to the nearest police station to that effect, and submits a lost property report prescribed by Trust Club.	1. If a Card of a Member is used by a person other than the Member due to matters including but not limited to loss or theft (<u>including the fraudulent use of the credit card number</u>), any and all payment obligations arising from such use shall be subject to the Terms and Condition, <u>etc.</u> and payable by the Member ; provided, however, that Trust Club shall exempt the Member from the payment obligations arising on or after the day that is 60 days prior to the date of receipt of the notification by Trust Club if the Member promptly notifies the fact of loss or theft, etc. to Trust Club directly by telephone or any other means, reports to the nearest police station to that effect, and submits a lost property report prescribed by Trust Club.
19	2(2)	19	2(2)	(2) if a person related to the Member including but not limited to a family member, co-resident, house sitter, or any other person handling personal care tasks for the Member based on entrustment is involved in the loss or theft, etc., or misuses the Member's Card,	(2) if a person related to the Member including but not limited to a family member, <u>relatives</u>, co-resident, house sitter, or any other person handling personal care tasks for the Member based on entrustment is involved in the loss or theft, etc., or misuses the Member's Card,
20	4	20	4	4. Members acknowledge in advance that the contact information stated in any application for an additional Card filed by a Member <u>who is already renting Cards</u> from Trust Club shall be applied to all existing Cards lent by Trust Club, unless such additional application is cancelled. Further, if a Member <u>renting</u> more than one Card from Trust Club makes a notification pursuant to paragraph 1 of this Article to Trust Club with respect to any change in address or any other contact information concerning one of the Cards lent by Trust Club, the relevant information concerning other Cards shall also be changed accordingly.	4. Members acknowledge in advance that the contact information stated in any application for an additional Card filed by a Member <u>with a Card lent</u> from Trust Club shall be applied to all existing Cards lent by Trust Club, unless such additional application is cancelled. Further, if a Member <u>who has</u> more than one Card <u>lent</u> from Trust Club makes a notification pursuant to paragraph 1 of this Article to Trust Club with respect to any change in address or any other contact information concerning one of the Cards lent by Trust Club, the relevant information concerning other Cards shall also be changed accordingly. <u>However, Corporate Cards, etc. are excluded.</u>
21	2	21	2	2. In principle, a Member shall make a Telephone Transaction, etc. by using his / her <u>TPIN or in any other manner</u> separately designated by Trust Club. The contents of a <u>Telephone</u> Transaction, etc. shall be recorded or captured, and stored by Trust Club for a reasonable period of time.	2. In principle, a Member shall make a Telephone Transaction, etc. by using his / her <u>PIN or the personal authentication method</u> separately designated by Trust Club. The content of the transaction, etc. shall be recorded or captured, and stored by Trust Club for a reasonable period of time.
24	—	24	—	Any and all agreements between a Member and Trust Club shall be governed by and construed in accordance with the laws of Japan. <u>Member hereby agrees that, Trust Club is subject to the laws and regulations of Japan and other jurisdictions (including but not limited to the US tax laws) and that Trust Club takes appropriate measures (including but not limited to collection, provision, use of information on the contracts and personal information, withholding, and report and</u>	Any and all agreements between a Member and Trust Club shall be governed by and construed in accordance with the laws of Japan.

Current Article	Current Section	Revised Article	Revised Section	Current T&E	Revised T&E
24	—	24	—	<u>remittance to relevant governmental bodies) to comply with the applicable laws and regulations.</u>	
27	1	27	1	1. A Member may purchase goods or receive services by presenting his / her Card at a Service Establishment and signing a designated sales voucher in the same manner as on the back of his / her Card. However, at Service Establishments with credit card terminals, Members may be requested to comply with the procedures prescribed for such terminals. For mail-order purchases or other circumstances especially approved by Trust Club, the presentation of Cards may be omitted, <u>and instead, any other manner prescribed by Trust Club including but not limited to the signing of order sheets may be required.</u> At the Service Establishments that Trust Club deems appropriate (including Service Establishments conducting transactions including but not limited to on-line transactions on the Internet or by other similar means), Members may purchase goods or receive services in a manner that Trust Club deems appropriate including but not limited to the entry of their PIN into the credit card terminals instead of <u>or as well as</u> signing on sales vouchers.	1. A Member may purchase goods or receive services by presenting his / her Card at a Service Establishment and signing a designated sales voucher in the same manner as is on the back of his / her Card. However, at Service Establishments with credit card terminals, Members may be requested to comply with the procedures prescribed for such terminals. For mail-order purchases or other circumstances especially approved by Trust Club, the presentation of Cards may be omitted. At the Service Establishments that Trust Club deems appropriate (including Service Establishments conducting transactions including but not limited to on-line transactions on the Internet or by other similar means), Members may purchase goods or receive services in a manner that Trust Club deems appropriate including but not limited to the entry of their PIN into the credit card terminals instead of signing on sales vouchers.
27	4	27	4	4. If Trust Club considers that a Member's Card is likely to be used in a fraudulent manner by a third party, Trust Club may withhold the use of the Card through the relevant credit card terminal and approve the use upon inquiry from the relevant Service Establishment or Company Contracted with Service Establishment. Members agree in advance that Trust Club may follow the prescribed procedures for identification in such circumstances.	4. If Trust Club considers that a Member's Card is likely to be used in a fraudulent manner by a third party, Trust Club may withhold <u>or reject</u> the use of the Card through the relevant credit card terminal and approve the use upon inquiry from the relevant Service Establishment or Company Contracted with Service Establishment. Members agree in advance that Trust Club may follow the prescribed procedures for identification in such circumstances.
28	3	28	3	3. The amount of Receivables assigned to Trust Club or the amount of advance payment that Trust Club makes on behalf of the relevant Member pursuant to paragraph 1 of this Article shall be the amount indicated on the relevant sales voucher prescribed by Trust Club <u>(the total of the list price and costs for shipping and handling that are indicated on the relevant order form prescribed by Trust Club,</u> in case of a mail-order purchase etc.).	3. The amount of Receivables assigned to Trust Club or the amount of advance payment that Trust Club makes on behalf of the relevant Member pursuant to paragraph 1 of this Article shall be the amount indicated on the relevant sales voucher prescribed by Trust Club. <u>The amount indicated on the order form or its equivalent prescribed by merchants</u> in case of a mail-order purchase etc.
29	2(2) { (3)	29	2(2) { (3)	(2) For payment in two installments, one half each of the cash price (amount of <u>use</u> : a fraction, if any, shall be included in the first payment.) shall be payable on the Payment Dates in the two consecutive months following the relevant Closing Date. No interest is charged. (3) For one lump-sum payments at bonus time, one payment shall be made on the August's payment date for a total cash price (the amount <u>spent</u>) during the period from the day following the Closing Day of the last December to the Closing Day in June of the said year, and the other payment shall be made on the January's payment date of the following year for the amount spent during the period from the day following the Closing Day in July to the Closing Day in November of the said year. The above periods may vary depending on the calendar year and Service Establishments. No Interest is charged.	(2) For payment in two installments, one half each of the cash price (<u>the</u> amount of <u>card usage</u> : a fraction, if any, shall be included in the first payment.) shall be payable on the Payment Dates in the two consecutive months following the relevant Closing Date. No interest is charged. (3) For one lump-sum payments at bonus time, one payment shall be made on the August's payment date for a total cash price (the amount <u>of card usage</u>) during the period from the day following the Closing Day of the last December to the Closing Day in June of the said year, and the other payment shall be made on the January's payment date of the following year for the amount spent during the period from the day following the Closing Day in July to the Closing Day in November of the said year. The above periods may vary depending on the calendar year and Service Establishments. No Interest is charged.

Current Article	Current Section	Revised Article	Revised Section	Current T&E	Revised T&E
29	3	29	3	3. If a Member selects a revolving payment the following shall apply. (1) <u>A</u> principal amount due in each month shall be determined depending on the Shopping payment plans as stated at the end of the Terms and Conditions. The principal amounts due in each month in cases of minimum payment method (for Diners Club Card only) and variable amount plan (for SuMi TRUST CLUB Card only) respectively, shall be determined depending on the balance of revolving payment as at the relevant Closing Date (the "Balance of Use"). Further a Member shall pay the total of the principal amount due and accrued fee (collectively the "Amount Due"). (2) The calculation of Balance of Use of revolving payment shall be closed on the Closing Date in each month. The fee on the Balance of Use for the period from the business day immediately following the Closing Day to the Closing Date in the following month shall be calculated at the fee rate (actual annual rate) designated by Trust Club on a pro-rated daily basis, which the relevant Member shall pay on the Payment Date in the month after the following month in addition to the principal amount due. No fee shall be borne for the period from the receipt of the card usage date by Trust Club to the first Closing Date thereafter. (3) Specific examples of calculation of Amounts Due are as shown at the end of the Terms and Conditions. (4) A Member may change the principal amount payable in each month or Shopping payment plans, or increase the amount of principal payment in the following month if the Member so applies and Trust Club so consents. (5) A Member may make advanced repayments with respect to the whole or a part of the outstanding obligations relating to revolving payments in advance in a manner separately prescribed by Trust Club. If the whole of the outstanding balance of revolving payments is repaid in advance, the fee for the period from the business day immediately following the preceding Closing Date to the day immediately before the date of advanced repayment on a prorated daily basis using 365-day a year (366-day for a leap year) shall be payable in addition to the outstanding balance of revolving payment. If a part of the outstanding balance of revolving payment is repaid in advance, the whole amount of advanced repayment shall be appropriated for the repayment of principal and the fee depending on the remaining principal that is calculated on a pro-rated daily basis shall be paid on the subsequent Payment Dates. ((6) : Omitted)	3. If a Member selects a revolving payment the following shall apply. (1) The principal amount of revolving payment due in each month (the "Principal Amounts Due") shall be determined depending on the Shopping payment plans as stated at the appendix of the Terms and Conditions, etc. The principal amounts due in each month in cases of minimum payment method (for Diners Club Card only) and variable amount plan (for SuMi TRUST CLUB Card only) respectively, shall be determined depending on the balance of revolving payment as at the relevant Closing Date. Further, a Member shall pay the amount (the "Amount Due"), which is the principal amount due with Revolving Payment Fees (the "Revolving Payment Fees") of APR 15.0%, applied to the Balance of Revolving Payment as of the closing day. (2) The method used for calculating Revolving Payment Fees shall be the Without Method. Regardless of the number of calendar days, the rate which is 1 / 12 of the annual percentage rate shall be multiplied by the outstanding revolving payment balance as of the closing day. In addition, financial charges for revolving payment for the initial usage shall be calculated based on the revolving payment balance as of the closing day regardless of the number of days between the card usage date and the payment date. (3) Specific examples of calculation of Amounts Due are as shown at the appendix of the Terms and Conditions, etc. (4) A Member may change the principal amount payable in each month or method of payment if the Member so applies and Trust Club so consents. (5) A Member may make advanced repayments with respect to the whole or a part of the Balance of Revolving Payment in a manner separately prescribed by Trust Club. In this case, Revolving Payment Fees for the period from the business day following the previous payment date of principal amount to the date of advanced repayment on a prorated daily basis using 365-day a year (366-day for a leap year) shall be payable in addition to the principal amount. ((6) : Omitted)
29	4	29	4	4. A one lump-sum payment or one lump-sum payment at bonus time that is selected by a Member at the time of card use may be switched to a revolving payment, if it is within the revolving shopping credit line prescribed by Trust Club, if the Member so applies to Trust Club by the date prescribed by Trust	4. A one lump-sum payment or one lump-sum payment at bonus time that is selected by a Member at the time of card use may be switched to a revolving payment, if it is within the revolving shopping credit line prescribed by Trust Club, if the Member so applies to Trust Club by the date prescribed by Trust

Current Article	Current Section	Revised Article	Revised Section	Current T&E	Revised T&E
29	4	29	4	Club, and if Trust Club deems such a switch (a "Switch to Revolving Payment") appropriate. <u>In this case, the principal amount and fee for each month shall be calculated in the same manner as in the case of revolving payment that is designated at the time of card use.</u>	Club, and if Trust Club deems such a switch (a "Switch to Revolving Payment") appropriate.
29	5	29	5	5. If a Member selects a payment in installments, the following shall apply. (1) The number of payments, actual annual rate, and fee rate as stated at the <u>end</u> of the Terms and Conditions shall apply to the Member who selects a payment in installments. (2) The Member shall pay a monthly amount equal to the quotient of the total of cash price (<u>amount of use</u>) and fee set forth in the preceding paragraph (the "Total Installment Amount") by the number of payments (the "Installment Amount") in each month starting from the month following the relevant Closing Date. A specific example of calculation of the Total Installment Amount is as shown at the <u>end</u> of the Terms and Conditions. (3) If a Member selects a fixed-amount plan concurrent with payment at bonus time, a bonus time payment shall be due twice a year in January and August unless especially designated otherwise. A bonus time payment shall be made in each designated month from the first arrival of one of the designated months onwards. The additional amount due in each month of bonus time payment shall be 50% of the cash price (amount of use), which shall be equally divided by the number of bonus time payments (a fraction, if any, shall be added to the amount payable in the first bonus payment) and payable in addition to the amount of Contracted Payment Obligations for the relevant month. (4) A Member may make advanced repayments with respect to the whole or a part of the outstanding obligations relating to payment in installments in advance in a manner separately prescribed by Trust Club. If the Member has paid the Installment Amounts as contracted originally, and if the whole of the outstanding obligations relating to payment in installments are repaid in advance during the contracted payment period, the Member may request Trust Club to reimburse an amount equal to a certain proportion designated by Trust Club of un-accrued installment fee calculated using the rule of 78 Method or any other similar manner of calculation designated by Trust Club.	5. If a Member selects a payment in installments, the following shall apply. (1) The number of payments, actual annual rate, and fee rate as stated at the <u>appendix</u> of the Terms and Conditions, etc. shall apply to the Member who selects a payment in installments. (2) The Member shall pay a monthly amount equal to the quotient of the total of cash price (<u>the amount of card usage</u>) and fee set forth in the preceding paragraph (the "Total Installment Amount") by the number of payments (the "Installment Amount") in each month starting from the month following the relevant Closing Date. A specific example of calculation of the Total Installment Amount is as shown at the <u>appendix</u> of the Terms and Conditions, <u>etc. Furthermore, a fraction, if any, shall be added to the amount payable in the first payment.</u> (Deleted) (3) A Member may make advanced repayments with respect to the whole or a part of the outstanding obligations relating to payment in installments in advance in a manner separately prescribed by Trust Club. If the Member has paid the Installment Amounts as contracted originally, and if the whole of the outstanding obligations relating to payment in installments are repaid in advance during the contracted payment period, the Member may request Trust Club to reimburse an amount equal to a certain proportion designated by Trust Club of un-accrued installment fee calculated using the rule of 78 Method or any other similar manner of calculation designated by Trust Club.
29	6	29	6	6. A Member may select one of the Shopping payment <u>courses</u> stated at the <u>end</u> of the Terms and Conditions if Trust Club deems appropriate. However, if Trust Club does not deem the Shopping payment <u>course</u> selected by the Member appropriate, it may assign a different <u>Shopping payment course</u> to the Member.	6. A Member may select one of the Shopping Payment <u>types</u> stated at the <u>appendix</u> of the Terms and Conditions, etc. if Trust Club deems <u>it</u> appropriate. However, if Trust Club does not deem the Shopping Payment <u>type</u> selected by the Member appropriate, it may assign a different <u>one</u> to the Member.

Current Article	Current Section	Revised Article	Revised Section	Current T&E	Revised T&E												
29	6	29	6		[Shopping Payment types]												
					<table><tr><th>Payment type</th><th>Domestic Service Establishments</th><th>Overseas Service Establishments</th></tr><tr><td>All revolving</td><td>revolving payment only</td><td>revolving payment only</td></tr><tr><td>Select revolving (Type A)</td><td>one lump-sum payment, one lump-sum payment at bonus time, revolving payment, payment in two installments (for SuMi TRUST CLUB Card only), and payment in installments (for SuMi TRUST CLUB Card only)</td><td>revolving payment only</td></tr><tr><td>Select revolving (Type B)</td><td>one lump-sum payment, one lump-sum payment at bonus time, revolving payment, payment in two installments (for SuMi TRUST CLUB Card only), and payment in installments (for SuMi TRUST CLUB Card only)</td><td>one lump-sum payment only</td></tr></table>	Payment type	Domestic Service Establishments	Overseas Service Establishments	All revolving	revolving payment only	revolving payment only	Select revolving (Type A)	one lump-sum payment, one lump-sum payment at bonus time, revolving payment, payment in two installments (for SuMi TRUST CLUB Card only), and payment in installments (for SuMi TRUST CLUB Card only)	revolving payment only	Select revolving (Type B)	one lump-sum payment, one lump-sum payment at bonus time, revolving payment, payment in two installments (for SuMi TRUST CLUB Card only), and payment in installments (for SuMi TRUST CLUB Card only)	one lump-sum payment only
					Payment type	Domestic Service Establishments	Overseas Service Establishments										
					All revolving	revolving payment only	revolving payment only										
Select revolving (Type A)	one lump-sum payment, one lump-sum payment at bonus time, revolving payment, payment in two installments (for SuMi TRUST CLUB Card only), and payment in installments (for SuMi TRUST CLUB Card only)	revolving payment only															
Select revolving (Type B)	one lump-sum payment, one lump-sum payment at bonus time, revolving payment, payment in two installments (for SuMi TRUST CLUB Card only), and payment in installments (for SuMi TRUST CLUB Card only)	one lump-sum payment only															
※ To a Member who does not select one of the above courses at the time of membership application, "Select revolving (Type B)" shall be automatically assigned.																	
29	<u>7</u>	—	—	7. Any calculations that may be made pursuant to each paragraph of this Article shall be on a pro-rated daily basis using 365-day a year (366-day for a leap year).	(Deleted.)												
29	<u>8</u>	29	<u>7</u>	(Change in the Section number due to deletion of the current Section)													
33	4	33	4	4. The maximum usable amount within cash advance / card loan credit line shall be as stated at the end of the Terms and Conditions. The cash advance / card loan credit line shall be notified to a Member by Trust Club in a manner of document delivery set forth under the Money Lending Business Law as well as by any other means designated by Trust Club including but not limited to a card carrier and statement of charges.	4. The maximum usable amount within cash advance / card loan credit line shall be as stated at the appendix of the Terms and Conditions, etc. The cash advance / card loan credit line shall be notified to a Member by Trust Club in a manner of document delivery set forth under the Money Lending Business Law as well as by any other means designated by Trust Club including but not limited to statement of charges.												
33	5	33	5	5. Trust Club may cancel, increase, or decrease the cash advance / card loan credit line for a Member or suspend any further use of Financial Services by a Member, as necessary. However, any increase of cash advance / card loan credit line shall be made upon confirming the Member's intent.	5. Trust Club may cancel, increase, or decrease the cash advance / card loan credit line for a Member or suspend any further use of Financial Services or restrict the amount of use by a Member, as necessary. However, any increase of cash advance / card loan credit line shall be made upon confirming the Member's intent.												
33	<u>6</u>	—	—	6. Notwithstanding the provisions of the preceding paragraph, Trust Club may, pursuant to the Money Lending Business Law suspend the use of	(Deleted.)												

Current Article	Current Section	Revised Article	Revised Section	Current T&E	Revised T&E
33	<u>6</u>	—	—	<u>Financial Services or decrease the cash advance / card loan credit line with respect to a Member depending on the result of regular credit limit monitoring.</u>	
33	<u>7</u>	33	<u>6</u>	(Change in the Section number due to deletion of the current Section)	
34	4	34	4	4. A Member shall pay interest on a cash advance at the rate prescribed by Trust Club <u>from the day of cash advance onwards.</u> Matters including but not limited to the applicable interest rate shall be as stated at the <u>end</u> of the Terms and Conditions, which shall be notified to the Member by Trust Club in a manner of document delivery set forth under the Money Lending Business Law as well as by any other means designated by Trust Club including but not limited to <u>a card carrier and</u> statement of charges.	4. A Member shall pay interest on a cash advance at the rate prescribed by Trust Club <u>for the period from the day after the date of cash advance to the payment date.</u> Matters including but not limited to the applicable interest rate shall be as stated at the <u>appendix</u> of the Terms and Conditions, <u>etc.</u> which shall be notified to the Member by Trust Club in a manner of document delivery set forth under the Money Lending Business Law as well as by any other means designated by Trust Club including but not limited to statement of charges.
34	5	34	5	5. A cash advance that a Member takes may be switched to a card loan, if it is within the cash advance / card loan credit line prescribed by Trust Club, if the Member so applies to Trust Club by the date prescribed by Trust Club, and if Trust Club deems such a switch (a "Switch to Card Loan") appropriate. In this case, <u>in relation to the calculation of interest on the amount applied for, the interest rate and manner of calculation for cash advance service shall apply from the date of cash advance to the day immediately preceding the date of application for Switch to Card Loan (inclusive) and the interest rate and manner of calculation for card loan shall apply from the date of the said application onwards.</u>	5. A cash advance that a Member takes may be switched to a card loan, if it is within the cash advance / card loan credit line prescribed by Trust Club, if the Member so applies to Trust Club by the date prescribed by Trust Club, and if Trust Club deems such a switch (a "Switch to Card Loan") appropriate. In this case, <u>the interest rate for card loan on the amount applied for shall be the same as the interest rate for Cash advances prior to switching.</u>
34	7	34	7	7. A Member may make advanced repayments with respect to the whole or a part of the Balance of Use in a manner separately prescribed by Trust Club. If the whole of the Balance of Use is repaid in advance, the interest for the period from the <u>business day immediately following the preceding Closing Date (the date of use of cash advance, if the advanced repayment is made before the first Closing Date) to the day immediately before</u> the date of advanced repayment on a pro-rated daily basis using 365-day a year (366-day for a leap year) shall be payable in addition to the Balance of Use. If a part of the Balance of Use is repaid in advance, the whole amount of advanced repayment shall be appropriated for the repayment of principal and the interest depending on the remaining principal that is calculated on a pro-rated daily basis shall be paid on the subsequent Payment Dates. Each partial advanced repayment shall be in an amount of ¥10,000 or more in units of ¥10,000	7. A Member may make advanced repayments with respect to the whole or a part of the balance of use in a manner separately prescribed by Trust Club. <u>In this case, a Member shall make payments by depositing the amount specified by Trust Club to the account of financial institution also specified by Trust Club upon notifying Trust Club in advance. If the whole or a part of the Balance of Use is repaid in advance, the interest for the period from the day following the date of Cash advance to the date of advanced repayment on a pro-rated daily basis using 365-day a year (366-day for a leap year) shall be payable in addition to the Balance of Cash advance.</u>
34	8	34	8	8. Notwithstanding the provisions in the preceding paragraph, if any of the following items applies, a Member acknowledges and agrees in advance that early repayment of the whole or part of the <u>Balance of Use</u> for cash advance may not be permitted : <u>In such a case, the repayment date shall be the date</u>	8. Notwithstanding the provisions in the preceding paragraph, if any of the following items applies, a Member acknowledges and agrees in advance that early repayment of the whole or part of the <u>balance of use</u> for cash advance may not be permitted.

Current Article	Current Section	Revised Article	Revised Section	Current T&E	Revised T&E
34	8	34	8	<u>when the whole or part of the Balance of Use for cash advance is repaid by the Member after Trust Club processes the card use data for the cash advance.</u> <u>(1) If the cash advance data has not arrived at Trust Club ;</u> <u>(2) If the closing date of the Balance of Use which early repayment is going to be executed has passed ; or</u> <u>(3) If the Member remits the relevant amount into a deposit account specified by Trust Club without any prior notice.</u>	
35	4	35	4	4. The principal amount due in each payment shall be determined as shown in the chart at the end of the Terms and Conditions depending on the payment plan designated by a Member. Further, the principal amount due in each payment under the variable amount plan shall be determined depending on the outstanding balance of card loan (the "Loan Balance") as at the relevant Closing Date. A Principal Member shall pay the principal amount due and accrued interest (the "Repayment Amount"). However, a change of payment plan or other details shall be possible if a Principal Member so wishes and if Trust Club deems such a change appropriate.	4. The repayment principal amount for card loan in each payment shall be determined as shown in the chart at the appendix of the Terms and Conditions, etc. depending on the payment plan designated by a Member. Further, the repayment principal amount in each payment under the variable amount plan shall be determined depending on the outstanding balance of card loan as at the relevant Closing Date. A Principal Member shall pay the repayment principal amount and accrued interest (the "Repayment Amount"). However, a change of payment plan or other details shall be possible if a Principal Member so wishes and if Trust Club deems such a change appropriate.
35	5	35	5	5. The interest rate for card loan shall be as stated at the end of the Terms and Conditions, which shall be notified to the Member by Trust Club in a manner of document delivery set forth under the Money Lending Business Law as well as by any other means designated by Trust Club including but not limited to <u>a card carrier and</u> statement of charges.	5. The interest rate for card loan shall be as stated at the appendix of the Terms and Conditions, etc. which shall be notified to the Member by Trust Club in a manner of document delivery set forth under the Money Lending Business Law as well as by any other means designated by Trust Club including but not limited to statement of charges.
35	6	35	6	6. The interest payable in the first payment of card loan shall be calculated on the Loan Balance for the period from the date of card loan to the first Closing Date thereafter based on a pro-rated daily basis using 365-day a year (366-day for a leap year), which shall be payable in addition to the principal amount due on the first Payment Date (The same shall apply to additional card loans extended thereafter). The interest payable in the second and subsequent payments thereafter shall be calculated on the Loan Balance for the period from the business day immediately following the relevant Closing Date to the following Closing Date base on a pro-rated daily basis using 365day a year (366-day for a leap year), which shall be payable in addition to the principal amount due on the following Payment Date after the relevant Closing Date. On the first Closing Date after the full payment of principal, the interest for the period from the following day of the preceding Closing Date to the day immediately preceding the date of full payment of the principal shall be calculated and billed on its own.	6. The interest payable in the first payment of card loan shall be calculated on the balance of card loan for the period from the day after the date of card loan to the first Payment Date thereafter based on a pro-rated daily basis using 365-day a year (366-day for a leap year), which shall be payable in addition to the principal amount due on the first Payment Date (The same shall apply to additional card loans extended thereafter). The interest payable in the second and subsequent payments thereafter shall be calculated on the balance of card loan for the period from the day after the Payment Date to the following Payment Date based on a pro-rated daily basis using 365day a year (366-day for a leap year), which shall be payable in addition to the principal amount due on the following Payment Date after the relevant Closing Date.
35	8	35	8	8. A Member may make advanced repayments with respect to the whole or a part of the Loan Balance in a manner separately prescribed by Trust Club. If the whole of the Loan Balance is repaid in advance,	8. A Member may make advanced repayments with respect to the whole or a part of the balance of card loan. In this case, a Member shall make payments by depositing the amount specified by Trust Club

Current Article	Current Section	Revised Article	Revised Section	Current T&E	Revised T&E
35	8	35	8	the interest for the period from <u>the business day immediately following the preceding Closing Date (the date of use of card loan, if the advanced repayment is made before the first Closing Date thereafter) to the day immediately before</u> the date of advanced repayment on a pro-rated daily basis using 365-day a year (366-day for a leap year) shall be payable in addition to the <u>Loan Balance. If a part of the Loan Balance is repaid in advance, the whole amount of advanced repayment shall be appropriated for the repayment of principal and the interest depending on the remaining principal that is calculated on a pro-rated daily basis shall be paid on the subsequent Payment Dates. Each partial advanced repayment shall be in an amount of ¥10,000 or more in units of ¥10,000.</u>	<u>to the account of financial institution also specified by Trust Club upon notifying Trust Club in advance.</u> If the whole of the <u>balance of card loan</u> is repaid in advance, the interest for the period from <u>the day after the previous Payment Date (the day after the date of card loan, if the advanced repayment is made before the first Payment Date thereafter) to</u> the date of advanced repayment on a pro-rated daily basis using 365-day a year (366-day for a leap year) shall be payable in addition to the <u>balance of card loan.</u>
—	—	35	9	(Added due to the new Section)	9. Notwithstanding the provisions in the preceding paragraph, if any of the following items applies, a Member acknowledges and agrees in advance that early repayment of the whole or part of the Balance of Use for card loan may not be permitted : (1) If the card loan data has not arrived at Trust Club ; (2) If the closing date of the Balance of Use for the card loan which early repayment is going to be executed has passed ; or (3) If the Member remits the relevant amount into a deposit account specified by Trust Club without any prior notice.
35	<u>9</u>	35	<u>10</u>	(Change in the Section number due to addition of a new Section)	
<u>37</u>	—	—	—	1. A Principal Member may take a loan under various loan schemes provided by Trust Club in accordance with separately prescribed terms and conditions. 2. A Principal Member may, based on particulars stated on an application form, apply for a loan under various loan schemes set forth in the preceding paragraph by means including but not limited to the Internet and telephone, if so authorized by Trust Club.	(Deleted.)
Appendix for Diners Club Card				(Please refer to the new Appendix.)	
Appendix for SuMi TRUST CLUB Card				(Please refer to the new Appendix.)	

■ Agreed Provisions and Important Matters regarding Handing of Personal Information

Current Article	Current Section	Revised Article	Revised Section	Current T&E	Revised T&E
1	6	1	6	6. A Member, etc. shall agree that Trust Club may provide to a receiving party the minimum amount of necessary personal information prescribed in items (1), (2), (3) and (4) hereof upon taking necessary protection measures and the receiving party may use the personal information for the following purposes. (1) To serve as an insurance agent for non-life insurers and life insurers associated with Trust Club. Please refer to the following websites for information of non-life insurers and life insurers associated with Trust Club. Diners Club Official Website : http://www.diners.co.jp/ja/cnasp.html SuMi TRUST CLUB Card Official Website : http://www.sumitclub.jp/ja/cnasp.html (2) To serve as an insurance agent for insurance underwriters to provide card insurance services Please refer to the following websites for information of insurance underwriters associated with Trust Club. Diners Club Official Website : http://www.diners.co.jp/ja/usage/insurance/a_card.html SuMi TRUST CLUB Card Official Website : http://www.sumitclub.jp/ja/insurance/assist.html	(Deleted.)
2	5(2)	2	5(2)	(2) Japan Credit Information Reference Center Corp. (JICC) http://www.jicc.co.jp/ 【Personal credit information agency designated pursuant to the Money Lending Business Law】 41-1 Kanda Higashimatsushitacho, Chiyoda-ku, Tokyo 101-0042 Tel : 0120-441-481	(2) Japan Credit Information Reference Center Corp. (JICC) http://www.jicc.co.jp/ 【Personal credit information agency designated pursuant to the Money Lending Business Law】 41-1 Kanda Higashimatsushitacho, Chiyoda-ku, Tokyo 101-0042 Tel : 0570-055-955
6	—	6	—	* Please have your Card number and TPIN at hand when you call.	* Please have your Card number and PIN at hand when you call.
【Contacts for inquiries and consultations, etc.】				3. For any request for suspension of promotional materials or service guides ; any inquiry concerning matters relating to the Personal Information including but not limited to the disclosure, correction or deletion thereof ; and any inquiry on documents concerning defense of suspension of payment, please contact the following : Sumitomo Mitsui Trust Club Co., Ltd. Diners Club official website : http://www.diners.co.jp SuMi TRUST CLUB Card official website : http://www.sumitclub.jp/en/ Headquarters : Triton Square X, 1-8-10 Harumi, Chuo-ku, Tokyo	3. For any request for suspension of promotional materials or service guides ; any inquiry concerning matters relating to the Personal Information including but not limited to the disclosure, correction or deletion thereof ; and any inquiry on documents concerning defense of suspension of payment, please contact the following : Sumitomo Mitsui Trust Club Co., Ltd. Diners Club official website : www.diners.co.jp SuMi TRUST CLUB Card official website : www.sumitclub.jp/en/ Headquarters : Triton Square X, 1-8-10 Harumi, Chuo-ku, Tokyo