

Terms and Conditions for Sumitomo Mitsui Trust Club Rewards Program

■Revision Contents

Revision with effect from 1/17/2022

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
6	4	6	3	For Corporate Cards, Points earned on each employee's card may be combined to the Representative's card.	<u>For Corporate Cards, Points earned on each employee's card may be combined to the Corporation (including Corporate Representative and Administrator) according to the agreement between the Corporation and our company.</u>
-	-	6	4	<u>(NEW)</u>	<u>Only for Corporate Cards approved by our company, Points earned on Diners Club Corporate Card may be combined to the other Diners Club Card designated by the Corporation (Corporate Representative or Administrator) with the prior consent of our company.</u>
-	-	6	5	<u>(NEW)</u>	<u>In the case of Article 6-3 and 6-4, combining of Points on Diners Club Corporate Card is limited to the user of Corporate Cards with the consent of the Corporation (Corporate Representative or Administrator)</u>
6	3	6	6	In the case of multiple cards provided by our company, points cannot be combined between the multiple cards provided by our company. However, this excludes the cases described in the Article 6-1 and 6-2.	<u>In the case of multiple cards provided by our company, Points cannot be combined between the multiple cards unless otherwise specified in this article.</u>

6	5	6	7	5. For TRUST CLUB Cards, Points earned on multiple TRUST CLUB Cards can be combined.	7. For TRUST CLUB Cards, Points earned on multiple TRUST CLUB Cards can be combined.
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