## Revised Agreements

Common Customer Agreement on PowerFlex Transaction

Customer Agreement on Foreign Remittance Transactions for PowerFlex Account

## The revised parts (Amending, Adding) are highlighted in red.

## Common Customer Agreement on PowerFlex Transaction

Before	After
9-2. Restriction, etc. of transactions (New)	<ul> <li>9-2. Restriction, etc. of transactions</li> <li>(1) The Bank may ask you for confirmation or submission of documents by a designated deadline in order to capture your information or details of your transaction. The Bank may restrict part of your transaction based on these Terms and Conditions such as payment and refund if you have not responded to the Bank by the designated deadline without reasonable grounds.</li> <li>(2) The Bank may restrict part of your transaction based on these Terms and Conditions such as payment and refund when, considering your responses to the request for confirmation or document submission stipulated in the preceding paragraph, details of your transaction, your explanations, or other circumstances, the Bank has judged that the Bank may breach the prevention of money laundering or financing of terrorism, or laws and ordinances related to economic sanctions.</li> <li>(3) The Bank will lift the restriction based on the preceding two paragraphs when the Bank has acknowledged that the concern over the breach of prevention of money laundering or financing of terrorism, or laws and ordinances related to economic sanctions has been reasonably removed.</li> </ul>
<ul> <li>10. Cancellation</li> <li>(2) Where any one of the below occurs, the Bank may suspend this Transaction or cancel the PowerFlex Account and this Transaction upon giving you notice thereof. If the Bank cancels this Transaction by way of notice, the cancellation shall become effective when the Bank dispatches the cancellation notice addressed to the name and address of a customer as notified to the Bank, irrespective of whether it duly arrives or not:</li> <li>(i) When it becomes clear that a registered person to this Transaction does not exist or that this Transaction has not been initiated based on the intention of</li> </ul>	<ul> <li>10. Cancellation</li> <li>(2) Where any one of the below occurs, the Bank may suspend this Transaction or cancel the PowerFlex Account and this Transaction upon giving you notice thereof. If the Bank cancels this Transaction by way of notice, the cancellation shall become effective when the Bank dispatches the cancellation notice addressed to the name and address of a customer as notified to the Bank, irrespective of whether it duly arrives or not:</li> <li>(i) When it becomes clear that a registered person to this Transaction does not exist or that this Transaction has not been initiated based on the intention of the registered person of this Transaction;</li> </ul>

the registered person of this Transaction;	(ii) When a customer of this Transaction breaches Paragraph (1) of Article 9
(ii) When a customer of this Transaction breaches Paragraph (1) of the	(Prohibition of Assignment and Pledging);
immediately preceding Article (Prohibition of Assignment and Pledging);	(iii) When it is reasonably acknowledged that this deposit is or may be used for
(iii) When it is decided that a trustful relationship between the Bank and a	money laundering, financing of terrorism, or transactions breaching laws and
customer has been damaged because the customer, despite the Bank's	ordinances related to economic sanctions;
request, has not refrained from, transactions the frequency or style of which	(iv) When it is decided that a trustful relationship between the Bank and a
exceeds a socially reasonable extent and which are considered to be	customer has been damaged because the customer, despite the Bank's
damaging to the banking services;	request, has not refrained from, transactions the frequency or style of which
(iv) When it is decided that this Transaction has been used or is considered to be	exceeds a socially reasonable extent and which are considered to be
used for any activity contrary to laws, ordinances or regulations, and public	damaging to the banking services;
policy;	(v) When it is decided that this Transaction has been used or is considered to be
(v) When the Bank has judged that this Transaction is or may be initiated for	used for any activity contrary to laws, ordinances or regulations, and public
business purposes; or	policy;
(vi) When a customer who does not have a Japanese nationality has stayed	(vi) When the Bank has judged that this Transaction is or may be initiated for
longer than the expiry of the period of stay he/she submitted to the Bank.	business purposes; or
	(vii) When a customer who does not have a Japanese nationality has stayed
	longer than the expiry of the period of stay he/she submitted to the Bank.
(8) (New)	(8) When an inheritance for the account holder of this Transaction has begun, the
	Bank may suspend all or part of this Transaction until the procedures designated by the Bank are completed.
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## Customer Agreement on Foreign Remittance Transactions for PowerFlex Account

Before	After
3.Requests for Remittances	3.Requests for Remittances
(1) Requests for remittances shall be handled as follows:	(1) Requests for remittances shall be handled as follows:
(i) Requests for remittances shall only be received during business hours prescribed by the Bank.	<ul> <li>Requests for remittances shall only be received during business hours prescribed by the Bank.</li> </ul>
(ii) When requesting a remittance, the applicant is required to submit the	(ii) When requesting a remittance, the applicant is required to submit the
Application for Remittance as prescribed by the Bank, correctly stating the	Application for Remittance as prescribed by the Bank, correctly stating the
information prescribed by the Bank such as the type of remittance, method of	information prescribed by the Bank such as the type of remittance, method of
payment, name of the branch or office of the Paying Bank, payee's name,	payment, name of the branch or office of the Paying Bank, payee's name,
account number or address and telephone number of the payee, amount of	account number or address including country and telephone number of the
remittance, and applicant's name; and placing the applicant's signature or	payee, amount of remittance, and applicant's name; and placing the
affixing the applicant's name and seal.	applicant's signature or affixing the applicant's name and seal.

<ul> <li>(iii) The Bank shall deem the details stated in the Application for Remittance provided for in the preceding Subparagraph as the content of the request.</li> <li>(2) When receiving a request for remittance, the Bank is requested to ascertain certain matters under laws and regulations governing foreign exchange. The applicant is, therefore, required to satisfy the following requirements:</li> <li>(i) The purpose for remittance and any other required information shall be stated in the Application for Remittance.</li> <li>(ii) The funds for remittance are to be debited from an account of the applicant identified by official documents. The Bank shall not handle any transactions requiring permission or such.</li> </ul>	<ul> <li>(iii) The Bank shall deem the details stated in the Application for Remittance provided for in the preceding Subparagraph as the content of the request.</li> <li>(2) When receiving a request for remittance, the Bank is requested to ascertain certain matters in order to comply with laws and ordinances related to the prevention of money laundering and financing of terrorism, laws and ordinances related to economic sanctions, and laws and regulations governing foreign exchange. The applicant is, therefore, required to satisfy the following requirements:</li> <li>(i) The purpose for remittance and any other required information shall be stated in the Application for Remittance.</li> <li>(ii) The funds for remittance are to be debited from an account of the applicant identified by official documents. The Bank shall not handle any transactions requiring permission or such.</li> <li>(iii) When the Bank judge necessary, the applicant shall present or submit documents indicating the source of the funds and other documents related to the remittance to the Bank.</li> </ul>
<ul> <li>4. Remittance Entrustment Contract and Its Cancellation <ul> <li>(3) Even after entering into the Contract pursuant to Paragraph (1) above, the Bank may cancel the Contract should the Bank recognize any of the following before it issues the payment order to the Banks Concerned. In the event of such occurrences, the Bank shall not be responsible for any losses or damages caused by cancellation.</li> <li>(i) The remittance is in violation of laws and regulations governing foreign exchange such as it becoming subject to an emergency suspension of transactions;</li> <li>(ii) A war, insurrection or freezing of assets or suspension of payments of the Banks Concerned occurs or threatens to occur; or</li> <li>(iii) Other reasonable grounds such as the possibility of the remittance being linked with crime or the remittance to be made to countries, regions, or beneficiaries to which the Bank deems inappropriate to send funds.</li> </ul> </li> </ul>	violation of laws and regulations governing economic sanctions or foreign exchange such as it becoming subject to an emergency suspension of