

Revision to the Customer Agreements on PowerFlex

Customer Agreements on PowerFlex will be revised as follows on Sunday, March 29, 2026.

■ Targets agreements:

- Common Customer Agreement on PowerFlex Transaction
- Customer Agreement on Yen Deposit for PowerFlex Account
- Customer Agreement on PowerDirect
- Customer Agreement on Transfer (for Individual Clients)
- Handling of Personal Information of Individual Customers

■ Revises parts are colored in red

Common Customer Agreement on PowerFlex Transaction (P. 1)

改定前	改定後
<p>1. PowerFlex Transactions (1)~(2) (Omitted) (3) You may not apply for, or cancel, only certain portion(s) of the transactions or services referred to in Paragraph (1) with respect to this Transaction. (Provided, however, SBI Hyper Yokin and financial instruments brokerage services are excluded.) Additionally, if the Bank agrees to a transaction with a minor customer or a customer for whom the assistance (hojo), curatorship (hosa) or guardianship (kohken) has commenced, hereinafter referred to as a "Minor or Other Customer"), the Bank may request the Minor or Other Customer to undertake certain specified procedures and may then limit the transactions. (4)(Omitted)</p>	<p>1. PowerFlex Transactions (1)~(2)(No change) (3) You may not apply for, or cancel, only certain portion(s) of the transactions or services referred to in Paragraph (1) with respect to this Transaction. (For the use of SBI Hyper Yokin and financial instruments brokerage services, however, you shall be required to file a separate application, and upon conclusion of an agreement concerning such application, the aforementioned services shall be treated as this Transaction. While continuing with this Transaction, you may individually suspend the use of SBI Hyper Yokin or cancel your agreement on financial instruments brokerage services.) Additionally, if the Bank agrees to a transaction with a minor customer or a customer for whom the assistance (hojo), curatorship (hosa) or guardianship (kohken) has commenced, hereinafter referred to as a "Minor or Other Customer"), the Bank may request the Minor or Other Customer to undertake certain specified procedures and may then limit the transactions. (4) (No change)</p>
<p>2. Application (1) Method of Application (i) When you apply for this Transaction, you are required to complete the form designated by the Bank and submit the completed form together with a</p>	<p>2. Application (1) Method of Application / Registration of Personal Identification Number (i) When you apply for this Transaction, you are required to complete the form designated by the Bank and submit the completed form together with a</p>

<p>personal identification document designated by the Bank. (You may apply using a Bank-designated computer terminal based on the Bank-designated method.) In principle, the Bank will treat this application as an application for all transactions and services set forth in each Item of Paragraph (1) of the preceding Article except for SBI Hyper Yokin and financial instruments brokerage services.</p> <p>(ii) In submitting an application form, you shall be required to register a personal identification number that will be necessary when you use the Card, PowerCall, PowerDirect, and other transactions and services designated by the Bank. If you do not voluntarily register a personal identification number by directly inputting it at the counter or by any other way, the Bank will send you by mail a personal identification number designated by the Bank.</p> <p>(iii) For the use of PowerDirect, an exclusive password (hereinafter referred to as the "Power Direct Password") and one-time password sent to your telephone number registered with the Bank (hereinafter referred to as the "One-time Password") are necessary. You are requested to register the Power Direct Password by inputting your account number on the screen designated for PowerDirect. As your Power Direct Password is a very important identification number, please do not disclose or otherwise make it available to others and keep it in strict confidence. Please note that Power Direct services will be suspended if you have entered an incorrect Power Direct Password more than a specified number of times, and transactions requiring authentication with the One-time Password will be suspended if you have entered an incorrect One-time Password more than a specified number of times.</p> <p>(iv) When the Bank approves an application from a customer, the Bank will issue the designated card. If you use this Transaction at the head office or any branch of the Bank, please be sure to submit this Card. If you do not submit the Card, the Bank will accept no transaction unless the Bank authorizes it using the personal identification process designated by the Bank.</p> <p>(v) (Omitted)</p>	<p>personal identification document designated by the Bank. (You may apply using a Bank-designated computer terminal based on the Bank-designated method.) In principle, the Bank will treat this application as an application for all transactions and services set forth in each Item of Paragraph (1) of the preceding Article except for SBI Hyper Yokin and financial instruments brokerage services.</p> <p>(ii) When the Bank approves your application, the Bank will send you by mail a Bank-designated card specifying your account number. Upon receipt of such Card, you shall be required to register a personal identification number that will be necessary for this Transaction, as directed by the Bank. You shall register your personal identification number on your own by using your computer terminal to access the initial log-in screen for PowerDirect where you shall enter items designated by the Bank, including your account number specified in the Card, and register your personal identification number together with an exclusive password for PowerDirect (hereinafter referred to as the "Power Direct Password"); provided, however, that you may not register your personal identification number or Power Direct Password through the SBI Shinsei Bank Application, a smartphone application provided by the Bank. For this Transaction, you may use a personal identification number designated and sent by mail to you by the Bank if you request to do so. When you apply for this Transaction by submitting identity verification documents designated by the Bank at the counter, you may register your personal identification number at the counter if you wish to do so.</p> <p>(iii) Since your personal identification number is a very important number for identity verification, you shall not disclose it to any third party, but shall keep it in strict confidence. If you enter an incorrect personal identification number a specified number of times or more, transactions requiring authentication with your personal identification number will be suspended.</p> <p>(iv) When you use this Transaction at the head office or any branch of the Bank, you must always submit this Card. If you fail to submit the Card, the Bank will not accept any transactions, unless otherwise authorized by the Bank through the personal identification process designated by the Bank.</p> <p>(v) (No change)</p>
<p>9. Prohibition of Assignment and Pledging</p> <p>(1) You may not assign, pledge or create a third party's right on, or permit or cause a third party to use, the following items or interests:</p>	<p>9. Prohibition of Assignment and Pledging</p> <p>(1) You may not assign, pledge or create a third party's right on, or permit or cause a third party to use, the following items or interests:</p>

(i)~(iii) (Omitted) (iv) Your telephone number and One-time Password registered with the Bank and others designated by the Bank. (2) (Omitted)	(i)~(iii) (No change) (iv) Your telephone number registered with the Bank and others designated by the Bank. (2) (No change)
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Customer Agreement on Yen Deposit for PowerFlex Account(P. 7)

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<p>I. [Savings Deposit]</p> <p>1. Deposit and Withdrawal of the Savings Deposit (1)~(4) (Omitted) (5) The Bank shall not handle cash for the services of deposits and withdrawals over the counters at the Bank head office and branch offices, except as otherwise prescribed by the Bank. Furthermore, there are certain limitations as prescribed by the Bank with regard to the handling of checks, securities, and financial instruments over the counters.</p>	<p>I. [Savings Deposit]</p> <p>1. Deposit and Withdrawal of the Savings Deposit (1)~(4)(Omitted) (5) The Bank shall accept cash, checks and other financial instruments for deposit and withdrawal services over the counter at the Bank's head office and branch offices only to the extent specified by the Bank. The Bank will stop handling checks and other financial instruments for these services as of March 31, 2026.</p>
<p>4. Acceptance of Instruments (1) The Bank shall accept notes, bills, or drafts (tegata), checks, dividend receipts, or other instruments that are specified by the Bank as a instrument that is immediately collectible (hereinafter referred to as the "Instruments" collectively and an "Instrument" individually), as well as cash in this deposit account. (2)~(5) (Omitted)</p>	<p>4. Acceptance of Instruments *When the Bank stops accepting financial instruments as of March 31, 2026, this Article shall become void on the same day. (1) The Bank shall accept notes, bills, or drafts (tegata), checks, dividend receipts, or other instruments that are specified by the Bank as a instrument that is immediately collectible (hereinafter referred to as the "Instruments" collectively and an "Instrument" individually), as well as cash in this deposit account. (2)~(5)(No change)</p>
<p>6. Settlements and Dishonoring of the Instruments Accepted (1) When the Bank accepts deposits of an Instrument in this deposit account, the Bank may not agree to withdrawals of deposits that represent the amounts of the Instruments so accepted if it has not confirmed the settlement thereof after the passage of the due date of collection or return due to dishonoring. When the Bank accepts deposits of an Instrument, the Bank shall take steps to calculate the interest thereon, with the date on which such Instrument is settled as the remittance date. (2)~(3)(Omitted)</p>	<p>6. Settlements and Dishonoring of the Instruments Accepted *When the Bank stops accepting financial instruments as of March 31, 2026, this Article shall become void on the same day. (1) When the Bank accepts deposits of an Instrument in this deposit account, the Bank may not agree to withdrawals of deposits that represent the amounts of the Instruments so accepted if it has not confirmed the settlement thereof after the passage of the due date of collection or return due to dishonoring. When the Bank accepts deposits of an Instrument, the Bank shall take steps to calculate the interest thereon, with the date on which such Instrument is settled as the remittance date. (2)~(3)(No change)</p>

<p>II. [Time Deposits and Premium Time Deposits] 4. Acceptance of the Instruments (1) If the Bank accepts checks or other Instruments, the Bank shall treat the date on which such Instruments are settled as the deposit date. (2) (Omitted)</p>	<p>II. [Time Deposits and Premium Time Deposits] 4. Acceptance of the Instruments *When the Bank stops accepting financial instruments as of March 31, 2026, this Article shall become void on the same day. (1) If the Bank accepts checks or other Instruments, the Bank shall treat the date on which such Instruments are settled as the deposit date. (2) (No change)</p>
<p>III. [Special Deposit] 5. Acceptance of the Instruments (1) If the Bank accepts checks or other Instruments, the Bank shall treat the date on which such Instruments are settled as the deposit date. (2) (Omitted)</p>	<p>III. [Special Deposit] 5. Acceptance of the Instruments *When the Bank stops accepting financial instruments as of March 31, 2026, this Article shall become void on the same day. (1) If the Bank accepts checks or other Instruments, the Bank shall treat the date on which such Instruments are settled as the deposit date. (2) (No change)</p>
<p>IV. [2 Weeks Maturity Deposit] 4. Acceptance of the Instruments (1) If the Bank accepts checks or other Instruments, the Bank shall treat the date on which such Instruments are settled as the deposit date. (2) (Omitted)</p>	<p>IV. [2 Weeks Maturity Deposit] 4. Acceptance of the Instruments *When the Bank stops accepting financial instruments as of March 31, 2026, this Article shall become void on the same day. (1) If the Bank accepts checks or other Instruments, the Bank shall treat the date on which such Instruments are settled as the deposit date. (2) (No change)</p>

END

Customer Agreement on PowerDirect(P. 25)

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<p>1. Details of PowerDirect Service PowerDirect (hereinafter, the "Service") may be used when the customer uses services or conducts transactions prescribed by the Bank, including the following internet banking services and transactions, by making a request through a computer terminal (limited to the Bank-designated terminal such as PC and smartphone which enables the User to access and browse the Internet including a smartphone application (SBI Shinsei Bank Application, a smartphone application provided by the Bank shall be referred to as the "Application" hereinafter. Hereinafter the same in this Customer Agreement.) Furthermore, in order to use the Financial Instruments Brokerage Services through PowerDirect, the User needs to open a financial</p>	<p>1. Details of PowerDirect Service PowerDirect (hereinafter, the "Service") means a service whereby the User personally makes a request for services or transactions prescribed by the Bank, including the following internet banking services and transactions, through a computer terminal (limited to the Bank-designated terminals such as PC and smartphone that enable access and browsing of the Internet, including use through the smartphone application provided by the Bank, "SBI Shinsei Bank Application" (hereinafter referred to as the "Application"). The same shall apply hereinafter in this Agreement), and the Bank processes such requests. Please note that the available services differ depending on the type of computer terminal; some services prescribed by the Bank</p>

<p>instruments brokerage account at an affiliated securities company in advance. As a sales agent, the Bank will also receive applications for individual annuity insurance via the Service and, when an insurance company which has separately concluded an agent entrustment contract with the Bank (hereinafter, the “Underwriting Insurance Company”) decides to underwrite the insurance contract, the contract will be concluded between the User and the Underwriting Insurance Company. A User must open an exclusive card loan account with the Bank with the Bank’s consent to enter into card loan transactions. However the available services depend on the computer terminals. Some types of the Service prescribed by the Bank are not available with the Application and some types of the Service prescribed by the Bank are only available with the Application. The types and details of the Service may be revised or abolished due to the Bank’s reasons.</p>	<p>are not available through the Application, while some services are available only through the Application. The types and details of the Service may be revised or abolished due to the Bank’s reasons.</p>
<p>(3) Financial Instruments Brokerage Services Financial instruments brokerage services used through PowerDirect with SBI SECURITIES Co., Ltd. and Monex, Inc. (hereinafter referred to as “the Affiliated Securities Company”) as the entrusted financial instruments business operator.</p>	<p>(3) Financial Instruments Brokerage Services Financial instruments brokerage services used through PowerDirect with SBI SECURITIES Co., Ltd. and Monex, Inc. (hereinafter referred to as “the Affiliated Securities Company”) as the entrusted financial instruments business operator. To use this service, it is necessary to open a financial instruments intermediary account in advance with one of the Affiliated Securities Company.</p>
<p>(4) Services for Soliciting the Sales of Individual Annuity Insurance Policies When the User takes out individual annuity insurance from an Underwriting Insurance Company, the Bank — which brokers insurance contracts for the Underwriting Insurance Company — receives an application for an individual annuity insurance contract via PowerDirect.</p>	<p>(4) Services for Soliciting the Sales of Individual Annuity Insurance Policies A service whereby the Bank, acting as an intermediary for solicitation of insurance contracts, accepts applications for Individual Annuity Insurance contracts with insurance companies with which the Bank has separately entered into an agency agreement (hereinafter referred to as the “Underwriting Insurance Companies”). The application will be handled by the Bank as a soliciting agent, and once the Underwriting Insurance Company decides to underwrite the insurance contract, an insurance contract will be concluded between the User and the Underwriting Insurance Company.</p>
<p>(6) Card Loan Transactions (i) Acceptance of Exclusive Card Loan Account Opening Application When the User opens an exclusive card loan account with the Bank, such application is received via PowerDirect. (ii)~(iii) (Omitted)</p>	<p>(6) Card Loan Transactions It is necessary to open a Exclusive Card Loan Account with the Bank upon obtaining the Bank’s approval. (i)Acceptance of Exclusive Card Loan Account Opening Application When the User opens an exclusive card loan account with the Bank, such application is received via PowerDirect. (ii)~(iii) (No change)</p>

<p>3. Available Machines</p> <p>(1) Only computers designated by the Bank may be used for the Service. Terminals for using the Service shall be prepared at the cost and under the responsibility of the User and shall be set up and maintained in a condition and environment suitable for using the Service.</p> <p>(2) When using the Service through the Application, the User shall fully understand and agree with the Agreement to download the application. The Bank may discontinue, change or upgrade the Application whenever the Bank wishes, without the User's approval or without notifying the User.</p>	<p>3. Available Machines and Environment</p> <p>Only computers designated by the Bank may be used for the Service. Terminals for using the Service shall be prepared at the cost and under the responsibility of the User and shall be set up and maintained in a condition and environment suitable for using the Service. When using the Service, please make sure to check the conditions for Users eligible to use the Service and the operating environment of the Application as posted on the Bank's website.</p> <p>(2) (Deleted)</p>
<p>7. Power Direct Password etc.</p> <p>The Service can be logged in to by entering the account number and the password registered exclusively for PowerDirect for the purpose of the Service (hereinafter, the "Power Direct Password"). These letters or figures shall be designated by the Bank every time the User attempts to log in to the Service.</p> <p>To obtain your Power Direct Password, please enter your User Account number, telephone number registered with the Bank, One-time Password and date of birth etc. on the PowerDirect login screen and register the Power Direct Password on the Power Direct Password Registration Screen.</p> <p>(2)~(3)(New)</p>	<p>7. Login to the Service</p> <p>(1) For the initial login to the Service, you must enter the prescribed information such as a 10-digit number consisting of a 3-digit branch code and a 7-digit account number (hereinafter referred to as the "Account Number"), date of birth, registered cellphone number (meaning the cellphone number registered in advance through the method prescribed by the Bank; the same shall apply hereinafter), and the One-time Password notified to the registered cellphone number (hereinafter referred to as the "One-time Password"), and register the password exclusively for PowerDirect (hereinafter referred to as the "PowerDirect Password"). The initial login to the Service must be conducted through a method other than the Application.</p> <p>(2) After registering the PowerDirect Password, you can log in to the Service by entering the Account Number and the PowerDirect Password in accordance with the Bank's instructions.</p> <p>(3) When logging in to the Service through the Application, notwithstanding the preceding paragraph, you are required to enter the Account Number and the PowerDirect Password only for the first time. After completing the authentication registration of the Smartphone Authentication Device as stipulated in the following Article, you can log in by confirming either biometric authentication as stipulated in Paragraph (1) of the following Article or that the numbers, symbols, etc. entered on the Smartphone Authentication Device match the numbers, symbols, etc. registered in advance on the said device as a passcode (hereinafter referred to as "Passcode Authentication"). After completing the authentication registration of the Smartphone Authentication Device, login by entering the Account Number and PowerDirect Password through the Application will no longer be possible.</p>
<p>8. (New)</p>	<p>8. Authentication Registration of Smartphone Authentication Device</p>

(1) To use the Service through the Application (including approval notifications for fund transfer transactions under Article 12, Paragraph (2)), you must install the Application on your own smartphone, log in in accordance with Paragraph (3) of the preceding Article, complete biometric authentication on the said device and online identity verification by the method prescribed by the Bank within the Application, and have the Bank authenticate and register the said device (hereinafter, a smartphone device that has completed authentication registration is referred to as the “Smartphone Authentication Device”). Biometric authentication here refers to confirming that the biometric information (meaning the characteristics of body parts such as fingerprints and face designated by the Bank; hereinafter referred to as “Biological Information”) registered in advance on the said device matches the Biological Information read by the device’s function designated by the Bank.

(2) The Smartphone Authentication Device must support the authentication function designated by the Bank for Biological Information, and you must register your own Biological Information on the said device in advance. Only one Smartphone Authentication Device can be registered per account for using the Service; multiple devices cannot be registered. Likewise, one device cannot be registered for multiple accounts. Therefore, if multiple guardians or legal representatives need to manage a single account, it is recommended to use the Service without registering a Smartphone Authentication Device.

(3) The Bank may refuse authentication registration of the Smartphone Authentication Device as stipulated in Paragraph (1) in the following cases.

- (i) When it is technically or otherwise difficult to provide the Application.
- (ii) When the User does not have the operating environment stipulated in Article 3.
- (iii) When the Bank determines that registration is otherwise inappropriate.

(4) The copyright and other intellectual property rights of the Application belong to the Bank or the respective rights holders from whom the Bank has obtained permission.

(5) In providing the Service through the Application, the Bank does not obtain the Biological Information registered on the Smartphone Authentication Device and assumes no responsibility or obligation for managing such Biological Information. Furthermore, the Bank does not guarantee the reliability or accuracy of biometric authentication on smartphones.

(6) The Bank may discontinue the provision of the Application, change its content, or upgrade its version at any time without the User’s consent or prior notice.

	<p>(7)If the User wishes due to loss, malfunction, suspension of use of the Smartphone Authentication Device, or defects in biometric authentication functions, the authentication registration of the Smartphone Authentication Device can be canceled. To cancel, follow the procedure prescribed by the Bank.</p> <p>(8)When changing the model of the Smartphone Authentication Device, download the Application on the new smartphone and perform the authentication registration procedure in accordance with Paragraph (1) of this Article. Once the new device is registered as a Smartphone Authentication Device, the previous device can no longer be used for the Service through the Application.</p> <p>(9)If the Application is deleted from the Smartphone Authentication Device, the Service cannot be used through the Application on that device, and approval notifications for fund transfer transactions under Article 12, Paragraph (2) cannot be performed, making it impossible to use fund transfer transactions through the Service (until the authentication registration of the Smartphone Authentication Device is canceled, approval notifications using One-time Passwords cannot be performed either). To resume using the Service through the Application and fund transfer transactions, you must perform the procedure stipulated in Paragraph (1) again and register the Smartphone Authentication Device on your smartphone.</p> <p>(10)When disposing of a smartphone on which the Application is installed or otherwise terminating the use of the Application, the User must delete the Application.</p>
<p>8. Identity Confirmation</p> <p>(1)When logging in to the Service, the User is required to enter a 10-digit number consisting of the 3-digit branch code and the 7-digit account number (hereinafter, the "Account Number") and the PowerDirect Password on the PowerDirect screen using a computer terminal. When the Bank confirms the entered Account Number and the PowerDirect Password to be correct, the Bank will deem that the individual who has entered those numbers or letters is the User him/herself and shall provide the Service and effect transactions. Depending on the types of the Service or transactions, entering of prescribed information such as PIN, registered cellphone number (meaning the cellphone number registered in advance through the method prescribed by the Bank; the same shall apply hereinafter), date of birth and One-time Password and additional identity confirmation designated separately by the Bank may be required for using the Service or transactions.</p>	<p>9. Identity Confirmation</p> <p>(1)When the Bank confirms that the Account Number and PowerDirect Password entered at login match those registered with the Bank, the person who entered them shall be deemed the User. Likewise, when biometric authentication or passcode authentication is performed on the Smartphone Authentication Device, the person operating the said device shall be deemed the User, and the Service and transactions will be handled accordingly. Depending on the type of Service or transaction, additional identity verification such as entry of the PIN, registered cellphone number, date of birth, One-time Password, biometric authentication, or other methods prescribed by the Bank may be required.</p> <p>(2)Once the Bank has confirmed, by the prescribed method, that the Account Number, PowerDirect Password, PIN, registered cellphone number, date of birth, and One-time Password entered from a computer terminal match those registered with the Bank, and that biometric authentication or passcode authentication on the</p>

<p>(2) If the Bank provides the Service after confirming that the Account Number, the Power Direct Password, PIN, registered cellphone number, date of birth and One-time Password, etc. entered by a computer terminal through the method designated by the Bank match the Account Number, the Power Direct Password, PIN, registered cellphone number, date of birth and One-time Password, etc. registered with the Bank, the Bank shall not be held liable for any damages caused by their unauthorized use or other incidents. The Power Direct Password, PIN and One-time Password should be strictly maintained confidential at the responsibility of the User and handled carefully to avoid disclosure, loss or theft. If the User suspects any theft of the Power Direct Password, PIN or One-time Password, please immediately contact the call center, to which you will be connected via the telephone number designated by the Bank as "PowerCall" (hereinafter referred to as the "Bank Contact Center").</p> <p>(3) If an incorrect Power Direct Password, PIN, registered cellphone number, date of birth or One-time Password is entered for a prescribed number of times, all or part of the Service shall be suspended. In order to re-commence the suspended Service, please conduct the necessary procedures to release the suspension, or to change your Power Direct Password or PIN.</p> <p>(4) ~ (5) (Omitted)</p>	<p>Smartphone Authentication Device has been completed, the Bank shall not be liable for any damages arising from the following or other incidents.</p> <p>(i) Theft, unauthorized use, or misappropriation of the Account Number, PowerDirect Password, PIN, registered cellphone number, date of birth, One-time Password, or other registered information managed by the User, or of the Smartphone Authentication Device, Biological Information, or passcode.</p> <p>(ii) False or incorrect information provided or registered with the Bank or the device, or failure to provide or register such information in a timely manner.</p> <p>(3) If an incorrect Power Direct Password, PIN, registered cellphone number, date of birth or One-time Password is entered for a prescribed number of times, all or part of the Service shall be suspended. In order to re-commence the suspended Service, please conduct the necessary procedures to release the suspension, or to change your Power Direct Password or PIN. If identity verification through biometric authentication or passcode authentication fails a prescribed number of times on the Smartphone Authentication Device, use of all or part of the Service will be restricted according to the settings of the said device.</p> <p>(4) ~ (5) (No change)</p>
<p>9. Management of your telephone number registered with the Bank, cell phone having the telephone number registered with the Bank and One-time Password</p> <p>(1) Please store your telephone number registered with the Bank, cell phone having the telephone number registered with the Bank and One-time Password in a safe place so that they will not be used by others. If there is a possibility of unauthorized use of your telephone number registered with the Bank, cell phone having the telephone number registered with the Bank and One-time Password lost or stolen by others or if such unauthorized use has been detected, please notify the Bank immediately by for example contacting the Bank's Contact Center. Once notified, the Bank will immediately take measures including suspension of withdrawals of the Savings Deposit as stipulated in Paragraph (2) of Article 8 of the PowerFlex Customer Agreement.</p> <p>(2) Please inform the Bank as stipulated in Paragraph (1) if your telephone number registered with the Bank, cell phone having the telephone number registered with the Bank or One-time Password has been stolen.</p> <p>(3) (New)</p>	<p>10. Management of notification information, passwords, and devices, etc.</p> <p>(1) The telephone number registered with the Bank (including but not limited to the registered cellphone number; hereinafter referred to as the "Registered Telephone Number"), the PowerDirect Password, PIN, One-time Password, the cellphone device related to the registered cellphone number, as well as the Smartphone Authentication Device, Biological Information, and its passcode are extremely important for identity verification. Therefore, you must strictly manage and store them under your own responsibility to prevent disclosure to others, use by others, or theft, loss, or misappropriation (hereinafter referred to as "Theft, etc."). Also, ensure that no Biological Information other than that of the User is registered on the Smartphone Authentication Device.</p> <p>(2) If the Registered Telephone Number, PowerDirect Password, PIN, One-time Password, cellphone device related to the registered cellphone number, Smartphone Authentication Device, Biological Information, or passcode is stolen or lost, or if there is a risk of such, immediately notify the Bank's Contact Center, which can be reached via the telephone number indicated as "PowerCall." Upon receiving such notice, the Bank will promptly take measures such as suspending withdrawals from ordinary</p>

	<p>deposits as stipulated in Article 8(2) of the Common Rules for PowerFlex Transactions.</p> <p>(3)The Bank shall not be liable for any compensation for damages arising from withdrawals resulting from unauthorized use by others due to Theft, etc. of the Registered Telephone Number, PowerDirect Password, PIN, One-time Password, cellphone device related to the registered cellphone number, Smartphone Authentication Device, Biological Information, or passcode.</p>
<p>10. Unauthorized withdrawal using a stolen telephone number registered with the Bank, cell phone having the telephone number registered with the Bank and One-time Password</p> <p>The Bank shall make no indemnification for any damage arising from unauthorized withdrawals using a stolen telephone number registered with the Bank, cell phone having the telephone number registered with the Bank and One-time Password. Please take extra care in managing your telephone number registered with the Bank, cell phone having the telephone number registered with the Bank and One-time Password.</p>	<p>(Deleted)</p>
<p>10-2. Biometric Authentication Function</p> <p>(1)When a smartphone which has installed the Application supports an authentication function using the biological information (characteristics of body parts such as fingerprint and face designated by the Bank (hereinafter, “the Biological Information”)) designated by the Bank (hereinafter, the “Biometric Authentication Function”), in logging in to the Service, the User can replace his/her identity confirmation method of entering his/her PowerDirect Password, etc. with a method which confirms that his/her identity has already been confirmed with information sent to the Bank after the authentication through the smartphone’s Biometric Authentication Function.</p> <p>(2) The Bank shall not obtain the Biological Information registered in the smartphone and shall not be liable for or obligated to the management of the Biological Information.</p> <p>(3) The Bank shall not guarantee the certainty, etc. of the identity confirmation through the Biometric Authentication Function on the User’s smartphone.</p> <p>(4) The User must strictly manage his/her smartphone which has installed the Application so that biological information of persons other than the User will not be registered in his/her smartphone.</p> <p>(5) The Bank shall not be liable for the damages incurred by a falsification, theft or illegal use of the Biological Information registered in the smartphone which has</p>	<p>(Deleted)</p>

<p>installed the Application, b. theft or use by a third party of the smartphone or c. illegal access to the smartphone excluding cases of gross negligence by the Bank.</p>	
<p>11. Compensation for Illegal Use (1) Notwithstanding the provisions of Article 8, Paragraph 2, Article 10 and Article 10, Paragraph 2, if loss (including fees and interest) is incurred by the User from a refund or debit caused by the illegal use of the Service (excluding the services stipulated in Article 1, Paragraph 4 “Services for Soliciting the Sales of Individual Annuity Insurance Policies” and the related services described in “Services for Change” stipulated in Article 1, Paragraph 5; i.e. “Services for Change”), at the User’s request, the Bank may compensate for all or part of the loss in accordance with the criteria designated by the Bank. (2) (Omitted)</p>	<p>11. Compensation for Illegal Use (1) Notwithstanding the provisions of Article 8, Paragraph 2, Article 10 and Article 10, Paragraph 2, if loss (including fees and interest) is incurred by the User from a refund or debit caused by the illegal use of the Service (excluding the services stipulated in Article 1, Paragraph 4 “Services for Soliciting the Sales of Individual Annuity Insurance Policies” and the related services described in “Services for Change” stipulated in Article 1, Paragraph 5; i.e. “Services for Change”), at the User’s request, the Bank may compensate for all or part of the loss in accordance with the criteria designated by the Bank. (2) (No change)</p>
<p>12. Request, Acceptance and Completion of Transactions to Transfer of Funds (1) How to Request for the Transfer of Funds When requesting the transfer of funds using the Service (including card loan borrowing and repayment transactions; hereinafter the same shall apply in this Article), the User shall enter such request through the computer terminal and conduct the necessary identity confirmation procedures set forth in Article 8; thereafter the User shall accurately enter the contents of the transactions to be requested (hereinafter the "Request") by the method prescribed by the Bank, which request shall be conveyed to the Bank. (2) Confirmation of the Request When the Bank acknowledges the Request made for transfer of funds, such Request will be displayed on the screen and the User shall confirm the details. If the displayed Request is correct, the User shall confirm by replying to the Bank by the method indicated by the Bank on the screen. (3) Fixing the Request (i) If the confirmation reply in (2) above reaches the Bank, the Request shall be fixed as of that time. (ii) With respect to Transfer of Funds within the Bank, Transfer of Funds to Time Deposit, Transfer of Funds to 2 Weeks Maturity Deposits, Special Deposit Transfer Transactions, Card Loan Borrowing, Repayment Transactions and Transfer of Funds to SBI Hyper Yokin, the procedures for debit and credit shall be conducted on the date the reply in (2) above reaches the Bank. Provided, however, that where the transfer is not made between the same accounts if the response reaches the</p>	<p>12. Request, Acceptance and Completion of Transfer of Funds and Other Transactions (1) How to Request for the Transfer of Funds and Other Transactions Requests for transfer of funds , card loan borrowing, repayment transactions, and other transactions prescribed by the Bank (hereinafter referred to as “Transfer of Funds and Other Transactions”) under the Service shall be made after completing the identity verification procedures set forth in Article 9, by accurately entering the details of the transaction requested by the User in the manner prescribed by the Bank, and such request details being transmitted to the Bank. However, for requests for Transfer of Funds and Other Transactions made within the Application after logging in with passcode authentication, the request details shall be transmitted to the Bank upon completion of biometric authentication performed at the time of entering the transaction details. (2) Confirmation of the Request Approval of Request Details When the Bank accepts a request for Transfer of Funds and Other Transactions, the details of the request will be displayed on the screen. If the details are correct, the User shall notify the Bank that the User approves the contents of the relevant Transfer of Funds and Other Transactions (such notification hereinafter referred to as “Approval Notice”). The Approval Notice shall be given by entering the prescribed items such as a One-time Password on the computer terminal screen in accordance with the Bank’s instructions if the smartphone authentication device has not been registered, or by performing the approval operation for the relevant Transfer of Funds and Other Transactions on the smartphone authentication device after biometric authentication if such device has been registered. However, if</p>

<p>Bank after the time limit designated by the Bank for conducting procedures, the transfer shall be made on the immediately following business day (limited to days when the Zen-Gin Domestic Transfer System is operating). In such case, no interest shall accrue on the funds withdrawn.</p> <p>(iii) With respect to transfer of funds out of the Bank, if the response in (2) above reaches the Bank within the designated hours for accepting transactions to be processed on that day the transfer procedures shall be assumed to have occurred on the same day.</p> <p>Furthermore, if the response in (2) above reaches the Bank after the designated hours for acceptance for processing the transactions on that day, the electronic notice for transfer shall be processed as of the immediately following business day (limited to days when the Zen-Gin Domestic Transfer System is operating). In such a case, no interest shall accrue on the funds withdrawn on the date the response reaches the Bank.</p> <p>(iv) With respect to transfers of funds within the Bank, the Request for cancellation or iteration may not be accepted after the contents of the Request are fixed. Provided, however, that the Request may be withdrawn if the transferee account is an account within the Bank (excluding accounts for COTRA Remittance Transactions) or if the request is received before the Bank begins procedures for transfer. Please note that, unwinding procedures cannot be conducted using the Service.</p> <p>(4) Debiting of a fee for transfer of funds within and out of the Bank</p> <p>(i) With respect to transfers of funds, the debiting of a processing fee for transfers of funds within and out of the Bank shall be made automatically from the User Account without requiring the User to present a withdrawal slip or a card, etc.</p> <p>(ii) The debiting of the fees in (i) above shall be made on the date the User makes the Request, even if the procedures to effect transfer are to be conducted on the immediately following business day.</p> <p>(5) ~ (6) (Omitted)</p>	<p>the request for Transfer of Funds and Other Transactions is made within the Application, the Approval Notice shall not be required.</p> <p>(3) Fixing the Request</p> <p>(i) The request details shall be deemed confirmed at the time when the Approval Notice prescribed in the preceding paragraph or the request for Transfer of Funds and Other Transactions made within the Application reaches the Bank.</p> <p>(ii) With respect to Transfer of Funds within the Bank, Transfer of Funds to Time Deposit, Transfer of Funds to 2 Weeks Maturity Deposits, Special Deposit Transfer Transactions, Card Loan Borrowing, Repayment Transactions and Transfer of Funds to SBI Hyper Yokin, the withdrawal and deposit procedures shall be carried out on the same date as the date on which the request details are confirmed in accordance with the preceding item. Provided, however, that where the transfer is not made between the same accounts if the response reaches the Bank after the time limit designated by the Bank for conducting procedures, the transfer shall be made on the immediately following business day (limited to days when the Zen-Gin Domestic Transfer System is operating). In such case, no interest shall accrue on the funds withdrawn.</p> <p>(iii) With respect to transfer of funds out of the Bank, if the request details are confirmed in accordance with Item (1) within the Bank's prescribed cut-off time for same-day processing, the remittance procedure will be carried out on the same date. Furthermore, if the confirmation of the request details occurs after the prescribed cut-off time for same-day processing, the electronic notice for transfer shall be processed as of the immediately following business day (limited to days when the Zen-Gin Domestic Transfer System is operating). In such a case, no interest shall accrue on the funds withdrawn on the date the response reaches the Bank.</p> <p>(iv) For Transfer of Funds and Other Transactions, the Request for cancellation or alteration may not be accepted after the contents of the Request are fixed. Provided, however, that the Request may be withdrawn if the transferee account is an account within the Bank (excluding accounts for COTRA Remittance Transactions) or if the request is received before the Bank begins procedures for transfer. Please note that, unwinding procedures cannot be conducted using the Service.</p> <p>(4) Debiting of a fee for transfer of funds within and out of the Bank</p>
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	<p>(i) For Transfer of Funds and Other Transactions, the debiting of a processing fee for transfers of funds within and out of the Bank shall be made automatically from the User Account without requiring the User to present a withdrawal slip or a card, etc.</p> <p>(ii) The debiting of the fees in (i) above shall be made on the date the User makes the Request, even if the procedures to effect transfer are to be conducted on the immediately following business day.</p> <p>(5) ~ (6) (No change)</p>
<p>13. Applications and Conclusion of Financial Instruments Brokerage Services (1) ~ (2) (Omitted) (3) Financial instruments brokerage services with (Monex, Inc.) shall accept requests for opening a financial instruments brokerage account and for other services designated by the Bank which are part of the financial instruments brokerage services set forth in the “Customer Agreement on Financial Instruments Brokerage Services (Monex, Inc.)”. The transactions between Monex, Inc. and the User shall be subject to the contracts designed by Monex, Inc. Transactions between Monex, Inc. and the User through the financial instruments brokerage services shall be transferred from the Service to the web-based service provided by Monex, Inc. after undergoing personal identification procedures set forth in Article 8. Such transactions will then be processed by the method prescribed by Monex, Inc.</p>	<p>13. Applications and Conclusion of Financial Instruments Brokerage Services (1) ~ (2) (No change) (3) Financial instruments brokerage services with (Monex, Inc.) shall accept requests for opening a financial instruments brokerage account and for other services designated by the Bank which are part of the financial instruments brokerage services set forth in the “Customer Agreement on Financial Instruments Brokerage Services (Monex, Inc.)”. The transactions between Monex, Inc. and the User shall be subject to the contracts designed by Monex, Inc. Transactions between Monex, Inc. and the User through the financial instruments brokerage services shall be transferred from the Service to the web-based service provided by Monex, Inc. after undergoing personal identification procedures set forth in Article 9. Such transactions will then be processed by the method prescribed by Monex, Inc.</p>
<p>14. Applications and the conclusion of individual annuity insurance contracts (using services for selling individual annuity insurance) (1) Method for applying for individual annuity insurance contracts The timing for accepting applications for individual annuity insurance contracts via services for selling individual annuity insurance is when insurance premiums are credited to the insurance premium accounts of the Underwriting Insurance Company, after taking the personal identification procedures stipulated in Article 8, inputting and entering application details for the insurance contract, etc., completing the procedures designated by the Bank or the Underwriting Insurance Company, and remitting insurance premiums by a method designated by the Bank. When insurance premiums are not remitted within a certain period of time after the date on which the application details for the insurance contract are entered, the entry of application details for insurance contracts will be nullified. (2) Conclusion of insurance contracts</p>	<p>14. Applications and the conclusion of individual annuity insurance contracts (using services for selling individual annuity insurance) (1) Method for applying for individual annuity insurance contracts The timing for accepting applications for individual annuity insurance contracts via services for selling individual annuity insurance is when insurance premiums are credited to the insurance premium accounts of the Underwriting Insurance Company, after taking the personal identification procedures stipulated in Article 9, inputting and entering application details for the insurance contract, etc., completing the procedures designated by the Bank or the Underwriting Insurance Company, and remitting insurance premiums by a method designated by the Bank. When insurance premiums are not remitted within a certain period of time after the date on which the application details for the insurance contract are entered, the entry of application details for insurance contracts will be nullified. (2) Conclusion of insurance contracts (i) An insurance contract is deemed to have been concluded when an Underwriting Insurance Company accepts the underwriting of the applied-for insurance contract,</p>

<p>(i) An insurance contract is deemed to have been concluded when an Underwriting Insurance Company accepts the underwriting of the applied-for insurance contract, after completing the application based on the procedures designated in (1) above. After the conclusion of the insurance contract, a life insurance policy, etc. will be sent by the Underwriting Insurance Company.</p> <p>(ii) When any of the events where insurance contracts cannot be underwritten applies, as set forth in provisions established by the Underwriting Insurance Company, and other regulations, etc. (hereinafter in this Rule, the “Provisions for Individual Annuity Insurance Contracts, etc.”), the Underwriting Insurance Company will not underwrite contracts as mentioned in (i) above. In such cases, the Bank and the Underwriting Insurance Company will not be liable for any losses incurred by the User.</p> <p>(iii) The User may cancel or change an individual insurance contract via services for soliciting sales of individual annuity insurance policies only when the application designated in (1) above has not yet been completed.</p> <p>(3) ~ (5) (Omitted)</p>	<p>after completing the application based on the procedures designated in (1) above. After the conclusion of the insurance contract, a life insurance policy, etc. will be sent by the Underwriting Insurance Company.</p> <p>(ii) When any of the events where insurance contracts cannot be underwritten applies, as set forth in provisions established by the Underwriting Insurance Company, and other regulations, etc. (hereinafter in this Rule, the “Provisions for Individual Annuity Insurance Contracts, etc.”), the Underwriting Insurance Company will not agree to underwrite contracts as mentioned in (i) above. In such cases, the Bank and the Underwriting Insurance Company will not be liable for any losses incurred by the User.</p> <p>(iii) The User may cancel or change an individual insurance contract via services for soliciting sales of individual annuity insurance policies only when the application designated in (1) above has not yet been completed.</p> <p>(3) ~ (5) (No change)</p>
<p>15. Request, Acceptance and Completion of Inquiry Services</p> <p>(1) How to Request for Inquiry Services</p> <p>The Request for inquiry services under the Service shall be made by the User conducting the necessary personal identification procedures in Article 8 through the computer, and accurately entering the contents for inquiry by the method prescribed by the Bank and for such Request being conveyed to the Bank.</p> <p>(2) ~ (3) (Omitted)</p>	<p>15. Request, Acceptance and Completion of Inquiry Services</p> <p>(1) How to Request for Inquiry Services</p> <p>The Request for inquiry services under the Service shall be made by the User conducting the necessary personal identification procedures in Article 9 through the computer, and accurately entering the contents for inquiry by the method prescribed by the Bank and for such Request being conveyed to the Bank.</p> <p>(2) ~ (3) (No change)</p>
<p>17. Exemption of Liabilities</p> <p>(1) The Bank shall be responsible only for Requests from the User received through the computers. In addition to the exemptions from liability provided in the Common Customer Agreement on the PowerFlex Transactions, the Bank shall not be liable for any damages resulting from the following events:</p> <p>(i) If the provision of the Service is delayed or suspended due to breakdowns in the communication devices or lines, disturbances in the communication systems such as in the telephone lines or any errors or omissions in the information sent from the Bank, notwithstanding reasonable safety measures taken by the Bank;</p> <p>(ii) (New)</p> <p>(iii) If the User's password or transacted information is intercepted on the communication routes such as the telephone lines and exclusive telephone lines</p>	<p>17. Exemption of Liabilities</p> <p>(1) The Bank does not guarantee the completeness, accuracy, reliability, usefulness, or any other aspect of the Service, and shall be responsible only for Requests from the User received through the computers. In addition to the exemptions from liability provided in the Common Customer Agreement on the PowerFlex Transactions, the Bank shall not be liable for any damages resulting from the following events:</p> <p>(i) If the provision of the Service is delayed or suspended due to breakdowns in the communication devices or lines, disturbances in the communication systems such as in the telephone lines or any errors or omissions in the information sent from the Bank, notwithstanding reasonable safety measures taken by the Bank;</p>

<p>and leaked;</p> <p>(iii) If the Service is delayed or suspended for reasons due to the access provider, the operating system or the viewing software or if errors or omissions have occurred in the information sent from the Bank;</p> <p>(iv) If any disturbances occur such as due to computer viruses, notwithstanding reasonable safety measures taken by the Bank; or</p> <p>(v) If any disturbances occur in the User's computers or in the information or software with which the User received the information, where such disturbances are not attributable to the Bank such as User's willful conduct or negligence.</p> <p>(vi) Where Investment Trust Transactions are delayed or cannot be executed because of the closing of overseas markets</p> <p>(vii) Where Investment Trust Transactions are delayed or cannot be executed, because the revocation of the license or other administrative disciplinary actions are issued to the company entrusted with investment trusts; the Clearing House in observing its rules takes procedures to suspend transactions between the company and banks/similar institutions; the company has become unable to pay debts or application or petition is submitted for the commencement of legal bankruptcy proceedings, such as bankruptcy proceedings, civil rehabilitation proceedings or special liquidation proceedings</p> <p>(viii) Where Investment Trust Transactions are delayed or cannot be executed because of computer system failures in stock exchanges.</p> <p>(2) (Omitted)</p>	<p>(ii) If the use of the Service is restricted due to the terms and conditions prescribed by telecommunications carriers or similar service providers, or due to inadequate provision of services by such carriers or providers.</p> <p>(iii) If the User's password or transacted information is intercepted on the communication routes such as the telephone lines and exclusive telephone lines and leaked;</p> <p>(iv) If the Service is delayed or suspended for reasons due to the access provider, the operating system or the viewing software or if errors or omissions have occurred in the information sent from the Bank;</p> <p>(v) If any disturbances occur such as due to computer viruses, notwithstanding reasonable safety measures taken by the Bank; or</p> <p>(vi) If any malfunctions or failures occur in the User's computers or in the information or software with which the User received the information, where such disturbances are not attributable to the Bank such as User's willful conduct or negligence. Also, when the User uses the Service without complying with the operating environment and terminal settings specified in Article 3.</p> <p>(vii) Where Investment Trust Transactions are delayed or cannot be executed because of the closing of overseas markets</p> <p>(viii) Where Investment Trust Transactions are delayed or cannot be executed, because the revocation of the license or other administrative disciplinary actions are issued to the company entrusted with investment trusts; the Clearing House in observing its rules takes procedures to suspend transactions between the company and banks/similar institutions; the company has become unable to pay debts or application or petition is submitted for the commencement of legal bankruptcy proceedings, such as bankruptcy proceedings, civil rehabilitation proceedings or special liquidation proceedings</p> <p>(ix) Where Investment Trust Transactions are delayed or cannot be executed because of computer system failures in stock exchanges.</p> <p>(2) (No change)</p>
<p>18. Termination</p> <p>(1) If the User Account is closed, the Service shall also be deemed to be canceled.</p> <p>(2) The Bank may suspend the Service without notifying the User if any of the following events occur with respect to the User:</p> <p>(i) If the User suspends payment or a petition for bankruptcy civil rehabilitation procedures is made;</p>	<p>18. Termination, Restriction, or Suspension of Service</p> <p>(1) If the User Account is closed, the Service shall also be deemed to be canceled.</p> <p>(2) The Bank may suspend the Service if any of the following events occur with respect to the User:</p> <p>(i) If the User suspends payment or a petition for bankruptcy civil rehabilitation procedures is made;</p>

<p>(ii) If any notice for provisional attachment, preservative attachment or attachment order is issued concerning the User's deposit or other claims the User has against the Bank;</p> <p>(iii) If the inheritance procedures are commenced;</p> <p>(iv) If the whereabouts of the User becomes unknown to the Bank due to the User's omission to notify its change of address;</p> <p>(v) If the User's place of work is changed to a foreign country or if the User will be abroad for more than half of the year; or</p> <p>(vi) If there occur any other material events under which it is unavoidable for the Bank to suspend the Service.</p> <p>(3) When any of the following applies to the User, and the User does not make corrections despite the Bank's clear statement on the situation and request for correction, the Bank may suspend the provision of Services to the User:</p> <p>(i) If the Bank reasonably deems that the transaction is or is likely to be an inappropriate transaction, such as frequent transactions within a short period, a transaction that causes interbank market disruption, a transaction that affects hedging transactions by the Bank, or excessive transactions, irrespective of the methods used.</p> <p>(ii) If a transaction is conducted by unauthorized manipulation or modification of the Services or systems, such as by using other systems, or the Bank deems that such transaction has been conducted.</p> <p>(iii) (New)</p> <p>(4)(New)</p>	<p>(ii) If any notice for provisional attachment, preservative attachment or attachment order is issued concerning the User's deposit or other claims the User has against the Bank;</p> <p>(iii) If the inheritance procedures are commenced;</p> <p>(iv) If the whereabouts of the User becomes unknown to the Bank due to the User's omission to notify its change of address;</p> <p>(v) If the User's place of work is changed to a foreign country or if the User will be abroad for more than half of the year; or</p> <p>(vi) If there occur any other material events under which it is unavoidable for the Bank to suspend the Service.</p> <p>(3) When any of the following applies to the User, and the User does not make corrections despite the Bank's clear statement on the situation and request for correction, the Bank may suspend the provision of Services to the User:</p> <p>(i) If the Bank reasonably deems that the transaction is or is likely to be an inappropriate transaction, such as frequent transactions within a short period, a transaction that causes interbank market disruption, a transaction that affects hedging transactions by the Bank, or excessive transactions, irrespective of the methods used.</p> <p>(ii) If a transaction is conducted by unauthorized manipulation or modification of the Services or systems, such as by using other systems, or the Bank deems that such transaction has been conducted.</p> <p>(iii) If the User violates these Terms or any other rules, regulations, or provisions established by the Bank.</p> <p>(4) If any of the following items apply, the Bank may suspend the provision of all or part of the Service, either by giving prior notice to the User or, if unavoidable, without prior notice. Even if the User is unable to use the Service as a result, the Bank shall not be liable in any way unless the reason is attributable to the Bank. In addition, when suspending the provision of all or part of the Service, the Bank may, at its discretion, cancel the registration of the smartphone authentication device.</p> <p>(i) When maintenance or construction of systems or facilities necessary to provide the Service is required.</p> <p>(ii) When a failure occurs in the systems or facilities necessary to provide the Service.</p> <p>(iii) When the provision of the Service is delayed or becomes impossible due to force majeure such as natural disasters, fire, or riots; failures of communication equipment, lines, or computers of the User or third parties such as</p>
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	telecommunications carriers; telephone outages; or measures taken by courts or other public authorities, or other reasons not attributable to the Bank. (iv)When the provision of the Application cannot be continued due to other circumstances of the Bank.
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END

Customer Agreement on Transfer (for Individual Clients)(P.42)

改定前	改定後
<p>5. Transfer of Financial Instruments</p> <p>(1) In the case of request for Transfer to the deposit account of the recipient which has been established with any financial institute other than the Bank, the Bank will not accept checks, bills or any other kind of financial instruments as the Transfer Amounts.</p> <p>(2)~ (5)(Omitted)</p>	<p>5. Transfer of Financial Instruments</p> <p><i>*After the Bank stops accepting financial instruments as of March 31, 2026, the Bank will not accept checks or any other financial instruments as Transfer Amounts after April 1, 2026, no matter which financial institute the recipient may have established their deposit account with.</i></p> <p>(1) In the case of request for Transfer to the deposit account of the recipient which has been established with any financial institute other than the Bank, the Bank will not accept checks, bills or any other kind of financial instruments as the Transfer Amounts.</p> <p>(2)~ (5)(No change)</p>

END

Handling of Personal Information of Individual Customers (P.48)

改定前	改定後
<p>Sharing Personal Data with Nissen Credit Service Co., Ltd. and its Group Companies</p> <p>Aiming to become a financial group that is truly needed by our customers, the SBI-Shinsei Bank Group will share customer personal data with Nissen Credit Service Co., Ltd. and its group member companies as follows in order to strengthen collaboration between the companies and offer products and services with more added values to our customers.</p> <p>We will build a proper management system for sharing the data so that we will not cause any inconvenience to our customers. If there is any restriction by related laws and regulations such as the Financial Instruments and Exchange Act, we will handle the data by complying with such laws and regulations.</p>	<p>(Deleted)</p>

1. ~~Personal data items to be shared~~

- ~~• Name, address, telephone number, date of birth, gender, email address, annual income, employment, family information, residence status, date of application for the membership, card issuance date, terms and conditions, type and credit limit of the contract, transaction information such as dates, details, amount and balance, method and status of payment, information of the financial institution for the account transfer, method of customer identification, type, code and number of customer identification documents, public information available in the official gazette and telephone directories, assets, income, expenditures, information submitted at the time of applying for membership including opinions and requests, income of the spouse and other items agreed between joint users (excluding credit information and personal information requiring consideration)~~
- ~~• Results, etc. of the Bank's sales activities (e.g., prospects of contract application, customer status, the aforementioned information provided by customers and customer complaints, etc. against the Bank's sales information accepted by the joint users) and other items agreed between joint users~~

2. ~~Scope of joint users~~

- ~~• SBI Shinsei Bank, Limited, Nissen Credit Service, Co., Ltd. and parent companies, subsidiaries, affiliates and other related companies of the two companies~~
 - ~~• Subsidiaries of the parent companies or subsidiaries of the affiliates and other related companies having concluded a business partnership agreement related to the card loan business or the financial instruments sales business with the Bank~~
- List of partner companies (updated when needed):
SBI Shinsei Bank, Limited
Nissen Credit Service, Co., Ltd.

3. ~~Purposes of use~~

- ~~• Conducting sales activities for the products and services provided by the SBI Shinsei Bank Group including sending advertisements and other printed materials and developing and studying markets and new products and services related to the business partnerships with the Group and the joint users~~
- ~~• Analyzing the shared personal data to improve the efficiency of the sales activities and to calculate contractable amount to be quoted to customers (prescreening) and enhance the accuracy of the calculation~~

~~• Conducting market research and developing and studying new products and services including a) contract management by the joint users (e.g., credit decision, accounting, contracting, contract renewal, customer notification and payment to customers), b) contracting and c) provision of supplementary services (e.g., point-granting service for members, delivery of campaign gifts and post-contracting services)~~

~~4. Person responsible for managing personal data~~

~~SBI Shinsei Bank, Limited <https://www.sbishinseibank.co.jp>~~

~~5. Others~~

~~a. Method of sharing~~

~~The personal data will be shared through data transfer and use of media such as CD-ROM.~~

~~b. Suspension of the sharing~~

~~Please contact the following number if you wish us to stop sharing your personal data for proposing or introducing products and services to you, or if you have any inquiries related to the data sharing with Nissen Credit Service, Co., Ltd.~~

~~SBI Shinsei Bank Consumer Finance Division~~

~~Customer Relationship Department (Customer Consulting Office) Call: 0120-456-240~~

END