

# Revision to the Customer Agreements on PowerFlex

Customer Agreements on PowerFlex will be revised as follows on Sunday, April 26, 2026.

■ Targets agreements:

- Customer Agreement on Yen Deposit for PowerFlex Account
- Customer Agreement on Foreign Currency Deposit for PowerFlex Account
- Customer Agreement on Transfer (for Individual Clients)
- Customer Agreement on COTRA Remittance Service

■ Revises parts are colored in red

## Customer Agreement on Yen Deposit for PowerFlex Account(P. 7)

改定前	改定後
<p>I. [Savings Deposit]                      1. Deposit and Withdrawal of the Savings Deposit                      (1)~(4) (Omitted)                      (5) The Bank shall accept cash, <del>checks and other financial instruments</del> 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.  <del>The Bank will stop handling checks and other financial instruments for these services as of March 31, 2026.</del></p>	<p>I. [Savings Deposit]                      1. Deposit and Withdrawal of the Savings Deposit                      (1)~(4)(No change)                      (5) The Bank shall accept cash 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 shall not handle checks or other financial instruments for deposit or withdrawal services.</p>
<p><del>4. Acceptance of Instruments</del>  <del>*When the Bank stops accepting financial instruments as of March 31, 2026, this Article shall become void on the same day.</del>  <del>(1) The Bank shall accept notes, bills, or drafts (togata), 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.</del>  <del>(2) Please fill in the legally required matters on notes, bills or drafts (among other things, drawing date and recipient) and checks (among other things, drawing date) before you make them available for acceptance by the Bank. The Bank shall have no obligation to fill in any blanks.</del></p>	<p>(Deleted)</p>

<p><del>(3) In the case of Instruments that require endorsements, acknowledgements of receipt or other procedures, please complete such procedure.</del></p> <p><del>(4) Whenever the Bank accepts notes, bills, drafts, or checks, the Bank shall deal with them based on the amounts as shown on the specified spaces for the amount, irrespective of whether other amounts are shown elsewhere.</del></p> <p><del>(5) If the Bank especially needs any expenses for collection of the Instruments, the Bank shall charge a collection fee to be designated by the Bank, which shall be posted in its offices.</del></p>	
<p><b>5. Receipt of Remitted Funds</b></p> <p>(1) The Bank shall accept funds remitted by way of exchange in this deposit account.</p> <p>(2)~(3)(Omitted)</p>	<p><b>4. Receipt of Remitted Funds</b></p> <p>(1) The Bank shall accept funds remitted by way of exchange in this deposit account.</p> <p>(2)~(3) (No change)</p>
<p><del><b>6. Settlements and Dishonoring of the Instruments Accepted</b></del></p> <p><del>*When the Bank stops accepting financial instruments as of March 31, 2026, this Article shall become void on the same day.</del></p> <p><del>(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.</del></p> <p><del>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.</del></p> <p><del>(2) If an Instrument accepted becomes dishonored, it shall not be treated as a deposit. In such case, the Bank shall immediately give notice thereof addressed to the address notified to the Bank and debit the amount of such Instrument from the Savings Deposit ledger, and the relevant Instrument shall be returned by the office which the relevant customer deals with.</del></p> <p><del>(3) In the case of the preceding Paragraph, the Bank shall take the designated procedure to protect the rights to such Instrument, so long as the Bank has received a written request therefor in advance.</del></p>	<p>(Deleted)</p>
<p><b>7. Overdraft Facility</b></p> <p>(1) In cases where the amount requested for direct debit payment or withdrawals is in excess of the funds available in the account, the account is automatically overdrawn against the fixed-term yen deposits designated by the Bank such as Time Deposit, Premium Time Deposit and Structured Deposit designated by the Bank (hereinafter</p>	<p><b>5. Overdraft Facility</b></p> <p>(1) In cases where the amount requested for direct debit payment or withdrawals is in excess of the funds available in the account, the account is automatically overdrawn against the fixed-term yen deposits designated by the Bank such as Time Deposit, Premium Time Deposit and Structured Deposit designated by the Bank (hereinafter</p>

<p>referred to as “Collateral Deposit”. If an eligible product for collateral is specified or added, it shall be announced by the Bank in an appropriate manner.)  (2)~(4) (Omitted)  (5) If the account remains overdrawn as set forth in Paragraph (1), the fund deposited or transferred to a savings account <del>(the amounts of Instruments accepted shall be excluded from such balance until they are settled.)</del> shall be automatically allocated to repay the overdrawn amount.  (6) When terminating the overdraft service set forth in Paragraph (1), funds should be deposited into a savings account to settle the overdrawn amount and the call center (to which you will be connected via the telephone number designated by the Bank as “PowerCall.”) should be contacted.</p>	<p>referred to as “Collateral Deposit”. If an eligible product for collateral is specified or added, it shall be announced by the Bank in an appropriate manner.)  (2)~(4) (No change)  (5) If the account remains overdrawn as set forth in Paragraph (1), the fund deposited or transferred to a savings account shall be automatically allocated to repay the overdrawn amount.  (6) When terminating the overdraft service set forth in Paragraph (1), funds should be deposited into a savings account to settle the overdrawn amount and the call center (to which you will be connected via the telephone number designated by the Bank as “PowerCall.”) should be contacted.</p>
	<p>Articles 8 through 14 shall be renumbered accordingly.</p>
<p>II. [Time Deposits and Premium Time Deposits]  <del>4. Acceptance of the Instruments</del>  <del>*When the Bank stops accepting financial instruments as of March 31, 2026, this Article shall become void on the same day.</del>  <del>(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.</del>  <del>(2) If the Instrument accepted becomes dishonored, the Bank shall not treat it as a deposit. The Instrument so dishonored shall be returned by the office which the relevant customer deals with.</del></p>	<p>II. [Time Deposits and Premium Time Deposits]  (Deleted)</p>
	<p>Articles 5 through 8 shall be renumbered accordingly.</p>
<p>III. [Special Deposit]  <del>5. Acceptance of the Instruments</del>  <del>*When the Bank stops accepting financial instruments as of March 31, 2026, this Article shall become void on the same day.</del>  <del>(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.</del>  <del>(2) If the Instrument accepted becomes dishonored, the Bank shall not treat it as a deposit. The Instrument so dishonored shall be returned by the office which the relevant customer deals with.</del></p>	<p>III. [Special Deposit]  (Deleted)</p>
	<p>Articles 6 through 7 shall be renumbered accordingly.</p>

<p>IV. [2 Weeks Maturity Deposit]</p> <p><del>4. Acceptance of the Instruments</del></p> <p><del>*When the Bank stops accepting financial instruments as of March 31, 2026, this Article shall become void on the same day.</del></p> <p><del>(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.</del></p> <p><del>(2) If the Instrument accepted becomes dishonored, the Bank shall not treat it as deposit. The instrument so dishonored shall be returned by the office which the relevant customer deals with.</del></p>	<p>IV. [2 Weeks Maturity Deposit]</p> <p>(Deleted)</p>
	<p>Articles 5 through 8 shall be renumbered accordingly.</p>

END

### Customer Agreement on Foreign Currency Deposit for PowerFlex Account(P. 13)

改定前	改定後
<p>II. [Foreign Currency Savings Deposit]</p> <p>2. Deposits</p> <p>(1) Deposits may be made only in such manner as designated by the Bank. <del>The Bank shall not accept checks or other financial instruments.</del></p> <p>(2) (Omitted)</p>	<p>II. [Foreign Currency Savings Deposit]</p> <p>2. Deposits</p> <p>(1) Deposits may be made only in such manner as designated by the Bank.</p> <p>(2) (No change)</p>
<p>III. [Foreign Currency Time Deposit]</p> <p>2. Deposit</p> <p>Deposit may only be made in the manner designated by the Bank. <del>The Bank shall not accept checks or other financial instruments.</del></p>	<p>III. [Foreign Currency Time Deposit]</p> <p>2. Deposit</p> <p>Deposit may only be made in the manner designated by the Bank.</p>

END

### Customer Agreement on Transfer (for Individual Clients)(P.43)

改定前	改定後
<p>2. Request for Transfer</p> <p>(1) ~ (2) (Omitted)</p> <p>(3) When you make a request for Transfer, please pay the funds to be transferred, a transfer fee and any other fees as necessary in relation to such Transfer (hereinafter collectively referred to as the "Transfer Amounts"). Provided, however, that such related fees including a transfer fee may be treated differently if the Bank so approves.</p>	<p>2. Request for Transfer</p> <p>(1) ~ (2) (No change)</p> <p>(3) When you make a request for Transfer, please pay the funds to be transferred, a transfer fee and any other fees as necessary in relation to such Transfer (hereinafter collectively referred to as the "Transfer Amounts"). Provided, however, that such related fees including a transfer fee may be treated differently if the Bank so approves.</p>

	The Bank shall not accept checks or any other financial instruments as Transfer Amounts.
<p><del>5. Transfer of Financial Instruments</del></p> <p><del>* 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.</del></p> <p><del>(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.</del></p> <p><del>(2) If, in the case of request for Transfer to the deposit account of the recipient which has been established with any of the domestic branches of the Bank, the Bank approves to accept checks or any other financial instruments as the Transfer Amounts. The Bank will issue the Receipt for the Transfer Amounts with a description of such approval and will dispatch a transfer notice with a presentation of acceptability of such instruments before confirmation of settlement thereof. Provided, however, that the transfer notice may be dispatched after settlement of the relevant instruments.</del></p> <p><del>(3) If the instruments accepted by the Bank in accordance with the preceding Paragraph become dishonored, the Bank will immediately make a notice thereof and the transfer notice will be nullified if such notice has already been dispatched before confirmation of settlement. In this case, the Bank will take procedures for the preservation of rights with respect to such instruments if the Bank has received in advance a request therefor in writing.</del></p> <p><del>(4) The dishonored instruments will be returned to the branch office which you are dealing with. Please submit the receipt designated by the Bank with your name and seal attached thereon in order to receive such instruments. In such a case, you may be required to present identification documents designated by the Bank or to provide a guarantor.</del></p> <p><del>(5) If the Bank returns the certificates after confirming with due care that the submitted Receipt for the Transfer Amounts was definitely issued by the Bank, the Bank shall bear no responsibility arising therefrom.</del></p>	(Deleted)

<p><b>6. Transaction Inquiry</b>  (1) ~ (2) (Omitted)  (3) If the Transfer Amounts are refunded due to such reasons as non-existence of the deposit account into which the relevant Transfer Amounts are to be credited, the Bank will promptly give notice thereof. Please take procedures for receiving the Transfer Amounts in accordance with the unwinding procedures set forth in Article 8.</p>	<p><b>5. Transaction Inquiry</b>  (1) ~ (2) (No change)  (3) If the Transfer Amounts are refunded due to such reasons as non-existence of the deposit account into which the relevant Transfer Amounts are to be credited, the Bank will promptly give notice thereof. Please take procedures for receiving the Transfer Amounts in accordance with the unwinding procedures set forth in Article 7.</p>
<p><b>7. Modification of Contents of Request</b>  (1) If you would like to modify the contents of your request during the transfer process, the branch you are dealing with shall deal with it in accordance with the following procedures. Provided, however, that if you would like to change the financial institute or the branch to which the Transfer is to be made or the amount to be transferred, it shall be handled in accordance with the reverse transfer procedure prescribed in Article 8, Paragraph 1.  If you make a request for such modification, please submit a modification request form designated by the Bank with your name and seal attached thereon as well as the Receipt for the Transfer Amounts. In such a case, you may be required to present the identification documents designated by the Bank or to provide a guarantor.  The Bank will dispatch a telegraphic request for modification to the financial institute to which the Transfer is to be made in accordance with the modification request form.  (2) Handling of modification under the preceding Paragraph shall be in accordance with the Article 5, Paragraph 5.  (3) (Omitted)</p>	<p><b>6. Modification of Contents of Request</b>  (1) If you would like to modify the contents of your request during the transfer process, the branch you are dealing with shall deal with it in accordance with the following procedures. Provided, however, that if you would like to change the financial institute or the branch to which the Transfer is to be made or the amount to be transferred, it shall be handled in accordance with the reverse transfer procedure prescribed in Article 7, Paragraph 1.  If you make a request for such modification, please submit a modification request form designated by the Bank with your name and seal attached thereon as well as the Receipt for the Transfer Amounts. In such a case, you may be required to present the identification documents designated by the Bank or to provide a guarantor.  The Bank will dispatch a telegraphic request for modification to the financial institute to which the Transfer is to be made in accordance with the modification request form.  (2) <b>If the Bank takes reasonable care and confirms that the Receipt for the Transfer Amounts submitted in the modification procedure set forth in the preceding paragraph was issued by the Bank, and if the Bank follows the modification procedure in accordance with the modification request form, the Bank shall not be responsible for any damage resulting from such procedure.</b>  (3) (No change)</p>
<p><b>8. Reverse Transfer</b>  (1) If you would like to cancel your request for Transfer during the transfer process, it shall be handled in accordance with the following reverse transfer procedures at the counter of the relevant branch you dealt with.  If you make a request for a reverse transfer, please submit the reverse transfer request form designated by the Bank with your name and seal attached thereon as well as the Receipt for the Transfer Amounts. In such a case, you may be required to present identification documents designated by the Bank or to provide a guarantor.</p>	<p><b>7. Reverse Transfer</b>  (1) If you would like to cancel your request for Transfer during the transfer process, it shall be handled in accordance with the following reverse transfer procedures at the counter of the relevant branch you dealt with.  If you make a request for a reverse transfer, please submit the reverse transfer request form designated by the Bank with your name and seal attached thereon as well as the Receipt for the Transfer Amounts. In such a case, you may be required to present identification documents designated by the Bank or to provide a guarantor.</p>

<p>The Bank will dispatch a telegraphic request for a reverse transfer to the financial institute to which Transfer is to be made in accordance with the reverse transfer request form.</p> <p>The reversed Transfer Amounts will be returned as designated in the relevant reverse transfer request form. If you would like to receive the Transfer Amounts in cash, please submit a receipt designated by the Bank with your name and seal attached thereon as well as the Receipt for the Transfer Amounts. In such a case, you may be required to present identification documents designated by the Bank or to provide a guarantor.</p> <p><del>(2) Handling of reversed transfers and returning of the reversed Transfer Amounts under the preceding Paragraph shall be in accordance with Article 5, Paragraph 5.</del></p> <p>(3) (Omitted)</p>	<p>The Bank will dispatch a telegraphic request for a reverse transfer to the financial institute to which Transfer is to be made in accordance with the reverse transfer request form.</p> <p>The reversed Transfer Amounts will be returned as designated in the relevant reverse transfer request form. If you would like to receive the Transfer Amounts in cash, please submit a receipt designated by the Bank with your name and seal attached thereon as well as the Receipt for the Transfer Amounts. In such a case, you may be required to present identification documents designated by the Bank or to provide a guarantor.</p> <p>(2) If the Bank takes reasonable care and confirms that the Receipt for the Transfer Amounts submitted in the reverse transfer procedure set forth in the preceding paragraph was issued by the Bank, and if the Bank follows the reverse transfer procedure in accordance with the reverse transfer request form, the Bank shall not be responsible for any damage resulting from such procedure.</p> <p>(3) (No change)</p>
	<p>Articles 9 through 13 shall be renumbered accordingly.</p>

END

### Customer Agreement on COTRA Remittance Service (P.46)

改定前	改定後
<p>2. Target transactions</p> <p>(1) COTRA Remittance Service shall target only remittances between accounts including Designated Remittance Accounts and Designated Payment Accounts that meet the following requirements:</p> <p>(i) The account is opened by an individual.</p> <p>(ii) The account holder is a resident in Japan.</p> <p>(iii) When the account is a deposit account, the account is either an ordinary deposit account, savings deposit account or current deposit account.</p> <p>(2) Upper limits per remittance and per day of COTRA Remittance Service shall be 100,000 yen.</p> <p>(3)~(4) (New)</p>	<p>2. Target transactions</p> <p>(1) COTRA Remittance Service shall target only remittances between accounts including Designated Remittance Accounts and Designated Payment Accounts that meet the following requirements:</p> <p>(i) The account is opened by an individual.</p> <p>(ii) The account holder is a resident in Japan.</p> <p>(iii) When the account is a deposit account, the account is either an ordinary deposit account, savings deposit account or current deposit account.</p> <p>(2) Upper limits per remittance and per day of COTRA Remittance Service shall be 100,000 yen.</p> <p>(3) Notwithstanding the provisions of Paragraph 1, matters related to the service for Special Purpose Remittances, which shall be launched on May 11, 2026 as part of</p>

COTRA Remittance Service, shall be handled as set forth in the Key Considerations for Special Purpose Remittances ([https://www.cotra.ne.jp/manual/tokutei\\_ryuui.pdf](https://www.cotra.ne.jp/manual/tokutei_ryuui.pdf) (Japanese only), hereinafter, the “Key Considerations”). The “Special Purpose Remittances” means COTRA Remittances which are made for any of the purposes set forth in Paragraph 2. Target Transactions of the Key Considerations (i.e., donations for contributions, financial support and relief funds) to a Funds Transfer Account designated separately as an account meeting the requirements for qualified corporations and organizations (hereinafter, the “Special Purpose Remittance Accounts”).

\*For the outline of Special Purpose Remittances and the details of Special Purpose Remittance Accounts, please visit the website of Cotra Ltd.

(4) The Bank may suspend the service for Special Purpose Remittances for a Special Purpose Remittance Account, judging from the status of such account, in the case of any suspected use of the account for an unintended purpose, or for other reasons as specified by the Bank.

END