Revision to the Customer Agreements on PowerFlex

Customer Agreements on PowerFlex will be revised as follows on Sunday, July 26, 2026.
The revised sections are underlined.

Customer Agreement on PowerDirect（P.24）

改定前	改定後
（As of Apr. 26, 2026）	（As of Jul. 26, 2026）
1. Details of PowerDirect Service (2) Fund Transfer Transactions (i) Transfer of Funds within the Bank Transactions whereby funds are withdrawn from the yen savings deposit, SBI Hyper Yokin, or the foreign currency savings deposit of the User Account and transferred to the yen savings deposit or the foreign currency savings deposit of the same User Account, or transferred to another yen savings deposit account other than that User Account within the Bank (hereinafter the "Transfer of Funds within the Bank"). Provided, however, that transfers from the foreign currency savings deposit to another foreign currency savings deposit shall be limited to transfers between the savings deposit of foreign currencies eligible for cross-currency transaction prescribed by the Bank.	1. Details of PowerDirect Service (2) Fund Transfer Transactions (i) Transfer of Funds within the Bank Transactions whereby funds are withdrawn from the yen savings deposit, SBI Hyper Yokin, or the foreign currency savings deposit of the User Account and transferred to the yen savings deposit or the foreign currency savings deposit of the same User Account, or transferred to another yen savings deposit account other than that User Account within the Bank (hereinafter the "Transfer of Funds within the Bank"). Provided, however, that transfers from the foreign currency savings deposit to another foreign currency savings deposit shall be limited to transfers between the savings deposit of foreign currencies eligible for cross-currency transaction prescribed by the Bank. Among the Transfer of Funds within the Bank, transactions whereby funds are withdrawn from the yen savings deposit of the User Account and transferred to a yen savings deposit within the Bank other than the User Account include request of a transfer of funds on a future date designated by the User (hereinafter the "Scheduled Fund Transfer within the Bank") and transfer of funds where the User sets the recipient, amount, and frequency, etc. of the transfer of funds in advance and the Bank regularly processes the transfer of funds (hereinafter the "Fixed-Amount Automatic Fund Transfer within the Bank").
(iii) Transfer of Funds out of the Bank Transactions whereby funds are withdrawn from the yen savings deposit of the User Account and a notice is sent for the transfer to the account of another financial institution in Japan (hereinafter the "Transfer out of the Bank").	(iii) Transfer of Funds out of the Bank Transactions whereby funds are withdrawn from the yen savings deposit of the User Account and a notice is sent for the transfer to the account of another financial institution in Japan (hereinafter the "Transfer out of the Bank"). Transfer out of the Bank includes a request of a transfer on a future date designated by the User (hereinafter the "Scheduled Transfer") and transfer of funds where the User sets the recipient, amount, and frequency, etc. of the transfer of funds in advance and the Bank regularly processes the transfer of funds (hereinafter the "Fixed-Amount Automatic Fund Transfer").
2. Principle of Self-Responsibility In using the Service, the User is requested to conduct transactions based on the User's own judgment and responsibility after fully reading and understanding the contents of this and other relevant Customer Agreements (including the relevant Handled Products' securities investment trust agreement and prospectus, Securities Transaction Provisions, etc. of affiliated securities company(as hereinafter defined), prospectus and other materials provided by affiliated securities company, the provisions for individual annuity insurance contracts, etc. (as hereinafter defined) with Underwriting	2. Principle of Self-Responsibility In using the Service, the User is requested to conduct transactions based on the User's own judgment and responsibility after fully reading and understanding the contents of this and other relevant Customer Agreements (including the relevant Handled Products' securities investment trust agreement and prospectus, provisions and other regulations, etc., set forth by the affiliated securities company for securities transaction brokerage service, prospectus and other materials provided by affiliated securities company, provisions for individual annuity insurance contracts, etc. with Underwriting Insurance Company(as hereinafter defined), and

Insurance Company(as hereinafter defined), and information and materials provided by Underwriting Insurance Company).	information and materials provided by the Underwriting Insurance Company).
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.	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. (i) The following limitations apply to the method of requests for Scheduled Fund Transfer within the Bank: (a) The User can request a Scheduled Fund Transfer within the Bank by entering the recipient of the transfer, transfer amount, designated date of transfer, and other matters designated by the Bank using the method designated by the Bank. (b) Maximum limit designated by the Bank shall apply to the number of registered Scheduled Fund Transfers within the Bank. (ii) The following limitations apply to the method of requests for Fixed-Amount Automatic Fund Transfer within the Bank: (a) The User may set the recipient of the transfer, transfer amount, transfer date (designated date of every month or designated day of every week), and other matters designated by the Bank using the method designated by the Bank. (b) Maximum limit designated by the Bank shall apply to the number of Fixed-Amount Automatic Fund Transfer within the Bank. (iii) The following limitations apply to the method of requests for Scheduled Transfer: (a) The User can request a Scheduled Transfer by entering the recipient of the transfer, transfer amount, designated transfer date, and other matters designated by the Bank using the method designated by the Bank. (b) Maximum limit designated by the Bank shall apply to the number of registered Scheduled Transfers. (iv) The following limitations apply to the method of requests for Fixed-Amount Automatic Transfer: (a) The User may set the recipient of the transfer, transfer amount, transfer date (designated date of every month or designated day of every week), and other matters designated by the Bank using the method designated by the Bank. (b) Maximum limit designated by the Bank shall apply to the number of Fixed-Amount Automatic Fund Transfers.
(3) Fixing the Request (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	(3) Fixing the Request (ii) With respect to Transfer of Funds within the Bank (excluding Scheduled Transfer within the Bank and Fixed-Amount Automatic Transfer 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

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. (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 cutoff time for same-day processing, the remittance procedure will be carried out on the same date. Furthermore, if he 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. (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.	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. With respect to Scheduled Transfer within the Bank and Fixed-Amount Automatic Transfer within the Bank, the transfer procedures shall be carried out on each designated date or execution date of the transfer in accordance with the request or setting by the User. (iii) With respect to transfer of funds out of the Bank (excluding Scheduled Transfer and Fixed-Amount Automatic Transfer), if the request details are confirmed in accordance with Item (1) within the Bank's prescribed cutoff time for same-day processing, the remittance procedure will be carried out on the same date. Furthermore, if he 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. With respect to Scheduled Transfer and Fixed-Amount Automatic Transfer, the transfer procedures shall be carried out on each designated date or execution date of the transfer in accordance with the request or setting by the User. (iv) For Transfer of Funds and Other Transactions, the cancellation or alteration of the Request may not be accepted after the contents of the Request are fixed. Please note that, unwinding procedures cannot be conducted using the Service. However, the Request may be cancelled or altered in case of the following: (a) The Request may be withdrawn if the transferee account is an account within the Bank (excluding Scheduled Transfer within the Bank, Fixed-Amount Automatic Transfer within the Bank, and accounts for COTRA Remittance Transactions) or if the request is received before the Bank begins procedures for the transfer (excluding Scheduled Transfer within the Bank and Fixed-Amount Automatic Transfer within the Bank). (b) The User may withdraw the Request for Scheduled Transfer within the Bank using the method designated by the Bank. (c) The User may change, suspend, re-commence, or delete the Fixed-Amount Automatic Transfer within the Bank setting, using the method designated by the Bank. (d) The User may withdraw the Request for Scheduled Transfer using the method designated by the Bank. (e) The User may change, suspend, re-commence, or delete the Fixed-Amount Automatic Transfer setting, using the method designated by the Bank.
(4) Debiting of a fee for transfer of funds within and out of the Bank (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. (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.	(4) Debiting of a fee for transfer of funds within and out of the Bank (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 cash card, etc. (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. (iii) For Scheduled Transfer within the Bank, if the fund or the

	processing fee for the transfer within the Bank cannot be debited on the designated transfer date due to balance shortage, exceeding the limit designated by the Bank, or other events, the Bank will not execute the Scheduled Transfer within the Bank, and the Scheduled Transfer will be expire for such date. (iv) For Fixed-Amount Automatic Transfer within the Bank, if the transfer amount or the processing fee for the transfer within the Bank cannot be debited on the transfer date due to balance shortage, exceeding the limit designated by the Bank, or other events, the Bank will not execute the Fixed-Amount Automatic Transfer within the Bank for which the debiting failed, and if such event reaches the number of times designated by the Bank, the Bank may process suspension of the Fixed-Amount Automatic Transfer setting. (v) For Scheduled Transfer, if the fund or the processing fee for the transfer cannot be debited on the designated transfer date due to a balance shortage, exceeding the limit designated by the Bank, or other events, the Bank will not execute the Scheduled Transfer, and the Scheduled Transfer will expire for such date. (vi) For Fixed-Amount Automatic Transfer, if the transfer amount or the processing fee for the transfer cannot be debited on the transfer date due to a balance shortage, an excess of the limit designated by the Bank, or other reasons, the Bank will not execute the Fixed-Amount Automatic Transfer for which the debiting failed, and if such cases reaches the number of times designated by the Bank, the Bank may process suspension of the Fixed-Amount Automatic Transfer setting.

Customer Agreement on Deposit Account Transfers（P.42）

改定前	改定後
1. Withdrawal from the account Once a bill or billing data (hereinafter, a "Bill, etc." collectively) is sent from a collection agent designated by the Bank (hereinafter, the "Collection Agent"), the Bank shall withdraw on a date designated by the Collection Agent (hereinafter, the "Withdrawal Date") an amount based on the designated currency provided in the Bill, etc. from the customer's designated currency ordinary deposit account of PowerFlex account (hereinafter, the "Deposit Settlement Account") and shall pay the amount to the Collection Agent ~~without notifying the customer~~. The withdrawal shall be made by the Bank regardless of the deposit agreement on the Deposit Settlement Account or submission of the cash card or refund request form or other procedures taken by the customer.	1. Withdrawal from the account Once a bill or billing data (hereinafter, a "Bill, etc." collectively) is sent from a collection agent designated by the Bank (hereinafter, the "Collection Agent"), the Bank shall withdraw on a date designated by the Collection Agent (hereinafter, the "Withdrawal Date") an amount based on the designated currency provided in the Bill, etc. from the customer's designated currency ordinary deposit account of PowerFlex account (hereinafter, the "Deposit Settlement Account") and shall pay the amount to the Collection Agent. The withdrawal shall be made by the Bank regardless of the deposit agreement on the Deposit Settlement Account or submission of the cash card, etc. or refund request form or other procedures taken by the customer.
2. Treatment when the withdrawal is not available Regardless of the prescription in the preceding article, the Bank shall not process the withdrawal prescribed in the preceding article if the amount provided in the Bill, etc. exceeds on the Withdrawal Date an amount that can be withdrawn from the Deposit Settlement Account. ~~In this case, the Bank shall not notify the customer of failure to process the withdrawal prescribed in the preceding article.~~	2. Treatment when the withdrawal is not available Regardless of the prescription in the preceding article, the Bank shall not process the withdrawal prescribed in the preceding article if the amount provided in the Bill, etc. exceeds on the Withdrawal Date an amount that can be withdrawn from the Deposit Settlement Account.