Revision to the Customer Agreement on PowerFlex

Customer Agreement on PowerFlex will be revised as follows on Monday, August 17, 2026.

■Targets agreements:

・Common Customer Agreement on PowerFlex Transaction
・Customer Agreement on Yen Deposit for PowerFlex Account
・Customer Agreement on Foreign Currency Deposit for PowerFlex Account
・Customer Agreement on PowerCall for PowerFlex Account
・Customer Agreement on PowerFlex Cash Card
・Customer Agreement on Transfer (for Individual Clients)
・Customer Agreement on COTRA Remittance Service

■Revises parts are colored in red

Common Customer Agreement on PowerFlex Transaction

改定前	改定後
1. PowerFlex Transactions (1) (vi) Cash Cards Designated services and transactions will be provided by the Bank via automatic teller machines (hereinafter referred to as "ATMs") ~~through~~ the use of cash cards issued by the Bank.~~ ~~ If you conduct this Transaction at the head office or at any branch of the Bank, you will be requested to submit your cash card~~ (hereinafter referred to as the "Card")~~ to the teller.	**1. PowerFlex Transactions** (1) (vi) Cash Cards, etc. Designated services and transactions will be provided by the Bank via automatic teller machines (hereinafter referred to as "ATMs") with the use of cash cards issued by the Bank or the smartphone app "SBI Shinsei Bank App" provided by the Bank as an alternative to cash cards. If you conduct this Transaction at the head office or at any branch of the Bank, you will be requested to submit your cash card to the teller.

Customer Agreement on Yen Deposit for PowerFlex Account

改定前	改定後
I. [Savings Deposit] **1. Deposit and Withdrawal of the Savings Deposit** (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.	**I. [Savings Deposit]** **1. Deposit and Withdrawal of the Savings Deposit** (5) The Bank shall accept cash for deposit and withdrawal services over the counter at the Bank’s head office and branch offices that are specified by the Bank, only to the extent specified by the Bank. The Bank shall not handle checks or other financial instruments for deposit or withdrawal services.
III. [Special Deposit] **1. Withdrawal** (2) To withdraw from the deposit, please complete and submit a withdrawal slip in the form designated by the Bank, affix your registered seal (or signature) thereupon, together with the ~~PowerFlex cash card (hereinafter referred to as "Card")~~. However, this does not apply to other procedures designated by the Bank. The procedures are subject to the rules for the procedures.	**III. [Special Deposit]** **1. Withdrawal** (2) To withdraw from the deposit, please complete and submit a withdrawal slip in the form designated by the Bank, affix your registered seal (or signature) thereupon, together with the Cash card. However, this does not apply to other procedures designated by the Bank. The procedures are subject to the rules for the procedures.

Customer Agreement on Foreign Currency Deposit for PowerFlex Account

改定前	改定後
II. [Foreign Currency Savings Deposit] **4. Withdrawals** (1) To withdraw this deposit, please complete a withdrawal slip in the form designated by the Bank, affix your seal (or signature) thereupon, and submit the form so completed together with the ~~PowerFlex cash card (hereinafter referred to as the "Card")~~. However, this does not apply to other procedures designated by the Bank. The procedures are subject to the rules for the procedures.	**II. [Foreign Currency Savings Deposit]** **4. Withdrawals** (1) To withdraw this deposit, please complete a withdrawal slip in the form designated by the Bank, affix your seal (or signature) thereupon, and submit the form so completed together with the Cash card. However, this does not apply to other procedures designated by the Bank. The procedures are subject to the rules for the procedures.
(2) The Bank shall pay the amount so withdrawn in any of the following methods as designated by the customer: (i) Cash in Japanese Yen~~;~~ (ii) Funds transfer to the yen savings deposit account or foreign currency time deposit account of the same currency in the PowerFlex Account of such customer; (iii) Funds transfer to the savings deposit account of another foreign currency eligible for cross currency transactions in the PowerFlex Account of such customer, if the currency of the amount so withdrawn is eligible for cross currency transaction; (iv) Remittance to an account at a domestic financial institution (limited to the currencies designated by the Bank) ; or (v) Funds transfer to your account at a securities company (limited to the currencies designated by the Bank) (vi) Other methods designated by the Bank	(2) The Bank shall pay the amount so withdrawn in any of the following methods as designated by the customer: (i) Cash in Japanese Yen (please note some branch offices do not handle withdrawals of cash in Japanese Yen.) (ii) Funds transfer to the yen savings deposit account or foreign currency time deposit account of the same currency in the PowerFlex Account of such customer; (iii) Funds transfer to the savings deposit account of another foreign currency eligible for cross currency transactions in the PowerFlex Account of such customer, if the currency of the amount so withdrawn is eligible for cross currency transaction; (iv) Remittance to an account at a domestic financial institution (limited to the currencies designated by the Bank) ; or (v) Funds transfer to your account at a securities company (limited to the currencies designated by the Bank) (vi) Other methods designated by the Bank

Customer Agreement on PowerCall for PowerFlex Account

改定前	改定後
I. General Service **1. Details of the Service** (2) Change of Information Services Handling of procedures for change of Users' address, telephone number, or maximum withdrawal limit per day at automatic teller machines ~~and automatic paying machines~~ of the Bank~~ or any other financial institution which is in alliance with the Bank~~.	**I. General Service** **1. Details of the Service** (2) Change of Information Services Handling of procedures for change of Users' address, telephone number, or maximum withdrawal limit per day at automatic teller machines of the Bank.

Customer Agreement on PowerFlex Cash Card

改定前	改定後
Preamble This Customer Agreement sets forth the rules concerning the handling methods of the Bank with respect to PowerFlex transactions via use of the cash card issued by the Bank (hereinafter the "Card"). ~~For the purposes of these rules~~, ~~the yen savings deposit in the PowerFlex account shall be referred to as the "Savings Deposit"~~.	**Preamble** This Customer Agreement sets forth the rules concerning the handling methods of the Bank with respect to PowerFlex transactions via use of the cash card issued by the Bank (hereinafter the "Card"), or smartphone app "SBI Shinsei Bank App" provided by the Bank as an alternative to cash cards (hereinafter the "App". The Card and App are collectively referred to as "Cards, etc.").
1. Use of the Card The Card may be used in each of the following cases with respect to the PowerFlex account (hereinafter the "Account"). (i) Making a deposit into the Savings Deposit using an automatic teller machine ("ATM"); (ii) ~~Making a deposit into the Savings Deposit using ATM of any other financial institution which is in alliance with Bank (hereinafter the "Alliance Partner") in cash payment and deposit via ATM and automatic paying machines (including automatic teller machine; hereinafter "Paying Machine")~~ (iii) Making a withdrawal from the Savings Deposit using ~~Paying Machines~~ of ~~the Bank or~~ Alliance Partners~~; and~~ ~~(iv)~~ Any other transaction designated by Bank.	**1. Use of the Cards, etc.** (1) The Cards, etc., may be used in each of the following cases with respect to the PowerFlex account (hereinafter the "Account"). (i) Making a deposit into the Savings Deposit using an automatic teller machine ("ATM") of a financial institution that is in alliance with Bank (hereinafter the "Alliance Partner") in cash payment and deposit via ATM; (ii) Making a withdrawal from the Savings Deposit using ATM of Alliance Partners. (iii) Any other transaction designated by Bank.
(New)	(2) Transactions in the preceding items using the App can only be executed with Smartphone Authentication Devices that have been registered in accordance with Article 8 of the "Customer Agreement on PowerDirect Transactions." In addition, use with the App is limited to Alliance Partner ATMs designated by the Bank. Articles 8 to 10 of the "Customer Agreement on PowerDirect Transactions" will be applied mutatis mutandis regarding the use of the App.
2. Deposit into Savings Deposit via ATM (1) When you deposit money into your Savings Deposit via the ATM, please insert your Card and put cash into the money slot of the ATM by following the instructions shown on the ATM display.	**2. Deposit into Savings Deposit via ATM** (1) When you deposit money into your Savings Deposit via the ATM, please insert your Card and put cash into the money slot of the ATM by following the instructions shown on the ATM display, or use the App following the instructions shown on the ATMs and the App display.
3. Withdrawal from Savings Deposit via ~~Paying Machine~~ (1) When withdrawing money from the Savings Deposit via the ~~Paying Machine~~, please insert your Card and correctly enter the personal identification number you have registered and the withdrawal amount by following the instructions shown on the ~~Paying Machine~~ display. In this case, you do not have to submit a withdrawal slip.	**3. Withdrawal from Savings Deposit via ATM** (1) When withdrawing money from the Savings Deposit via ATM, please insert your Card and correctly enter the personal identification number you have registered and the withdrawal amount by following the instructions shown on the ATM display, or use the App following the instructions shown on the ATM and the App display. In this case, you do not have to submit a withdrawal slip.
(2) Withdrawal via the ~~Paying Machine~~ shall be in the monetary units designated by the Bank or any Alliance Partner depending on the type of the ~~Paying Machine~~ and the amount per withdrawal shall be limited as designated by the Bank or the relevant Alliance Partner. The amount to be withdrawn per day shall be limited as designated by the Bank. The number of withdrawals to be conducted within a certain period of time shall be limited as designated by the Bank. In cases where the number of withdrawals exceeds the stipulated number, ~~a use of the Card may be suspended at ATMs or Paying Machines.~~	(2) Withdrawal via ATM shall be in the monetary units designated by the Bank or any Alliance Partner depending on the type of the ATM and the amount per withdrawal shall be limited as designated by the Bank or the relevant Alliance Partner. The amount to be withdrawn per day shall be limited as designated by the Bank. The number of withdrawals to be conducted within a certain period of time shall be limited as designated by the Bank. In cases where the number of withdrawals exceeds the stipulated number, of the Cards,etc. may be suspended at ATM.
4. Fee for Use of ~~Automatic Machine~~ (1) When a withdrawal is made from the Savings Deposit via a ~~Paying Machine~~, the fee for using the ~~Paying Machine~~ (hereinafter the "~~Automatic Machine~~ Use Fee"), which shall be designated by the Bank or the relevant Alliance Partner and shall be indicated in the store, shall be charged.	**4. Fee for Use of ATM** (1) When a withdrawal is made from the Savings Deposit via ATM, the fee for using via ATM (hereinafter the "ATM Use Fee"), which shall be designated by the Bank or the relevant Alliance Partner and shall be indicated in the store, shall be charged.

5. Procedures in case of Failure of ATM ~~or Paying Machine~~ (1) When it becomes impossible to deposit money via the ATM due to electric service interruption, system failure or any other reason, you may make a deposit with your Card at the counter of ~~main~~ office or the branches of the Bank in Japan during the counter operating hours.	**5. Procedures in case of Failure of ATM** (1) When it becomes impossible to deposit money via the ATM due to electric service interruption, system failure or any other reason, you may make a deposit with your Card at the counter of the head office or the branches of the Bank in Japan during the counter operating hours. This service is not available at the counters of Alliance Partners.
(2) When withdrawal cannot be made via the ~~Paying Machine~~ of the Bank due to power failure, malfunction or any other reason, you may make a withdrawal with your Card at the counter of ~~any branch of the Bank~~ during the counter operating hours, up to the maximum the Bank has designated for the case of failure of its ~~Paying Machines~~. This service is not available at the counters of Alliance Partners.	(2) When withdrawal cannot be made via ATM of the Bank due to power failure, malfunction or any other reason, you may make a withdrawal with your Card at the counter of the head office or the branches of the Bank in Japan during the counter operating hours, up to the maximum the Bank has designated for the case of failure of its ATM. This service is not available at the counters of Alliance Partners.
6. Management of Card and Personal Identification Number and Others (1) The Bank shall provide funds from your Savings Deposit in the manner stipulated by the Bank after ~~recognizing~~ the Card used for operating the ~~Paying Machine as being duly issued by the Bank and identifying the personal identification number which you have registered.~~	**6. Management of Card and Personal Identification Number and Others** (1) The Bank shall provide funds from your Savings Deposit in the manner stipulated by the Bank after confirming that (i) the Card used for operating the ATM as being duly issued by the Bank for transactions using the Card, (ii) the biometric authentication has been completed with the Smartphone Authentication Device used for transactions using the App; and (iii) the personal identification number matches the registered number.
(2) Please keep your Card~~ safe so as not to be used by anyone else, avoid using a personal identification number that can be easily predicted such as your birth date and your telephone number, and keep your personal identification number confidential. If there is a possibility of unauthorized use by any other party such as forgery, extortion, theft, or a lost Card, the account holder shall immediately make a report to the Bank through the Bank call center, "PowerCall" (hereinafter the "Bank Contact Center"). Upon receipt of such a report, except for the extortion, the Bank shall immediately take measures to suspend withdrawals of the Savings Deposit as stipulated in Paragraph (2) of Article 8 of the PowerFlex Customer Agreement.~~	(2) Please keep your Cards, etc. (including the Smartphone Authentication Device that has the App installed, the biometric information registered on the Device, and the passcode. The same shall apply hereinafter from this Ariticle to Article 8.) safe so as not to be used by anyone else. In case of (i) an unauthorized use of the Cards, etc. by a third party, or the likelihood thereof, due to forgery, theft, or a loss, etc. of the Cards, etc.; or (ii) damage from robbery involving withdrawal of cash using the Cards, etc., made under threat to personal safety at the location of an ATM ("Extortion"), the account holder shall immediately make a report to the Bank, such as by notifying the Bank call center, connected with the telephone number shown under "PowerCall".
(New)	(4) If identity verification through biometric authentication or passcode authentication fails a prescribed number of times on the Smartphone Authentication Device that has the App installed, all or part of the ATM transactions using the App will be restricted according to the settings of the said device.
8. Withdrawals, etc. made using stolen cards (1) If all of the following requirements are satisfied, where a ~~card is stolen and~~ unjustly used by a third party for withdrawals, you may ask the Bank to compensate you for an amount equivalent to the loss (including fees and interest) incurred by you due to the unjust withdrawal. ① You notified the Bank of the theft promptly after you noticed ~~it~~. ② You provided sufficient explanations for the Bank to look into the matter. ③ You provided the Bank with materials showing that you notified the police of the theft or that convince the Bank of the fact of the theft.	**8. Withdrawals, etc. made using stolen cards** (1) If all of the following requirements are satisfied, where a Card, etc., is unjustly used by a third party for withdrawals due to theft of the Card or the Smartphone Authentication Device that has the App installed, or unauthorized use of the biometric data or passcode registered on the said device, you may ask the Bank to compensate you for an amount equivalent to the loss (including fees and interest) incurred by you due to the unjust withdrawal. ① You notified the Bank of the theft promptly after you noticed such theft or unauthorized use, etc. ② You provided sufficient explanations for the Bank to look into the matter. ③ You provided the Bank with materials showing that you notified the police of the theft or that convince the Bank of the fact of the theft.
(4) Notwithstanding the provisions in Paragraph (2) above, when the Bank proves that the case falls under any one of the following, the Bank shall not assume any responsibility to compensate under this Article. ① With respect to the subject withdrawal, the Bank is in good faith, without any negligence, and the case falls under any one of the following categories. A. The Bank proves that you have committed gross negligence.	(4) Notwithstanding the provisions in Paragraph (2) above, when the Bank proves that the case falls under any one of the following, the Bank shall not assume any responsibility to compensate under this Article. ① With respect to the subject withdrawal, the Bank is in good faith, without any negligence, and the case falls under any one of the following categories. A. The Bank proves that you have committed gross negligence.

B. The unjust withdrawal is made by your spouse, your relative in the first or second degree, anyone living with you, or your domestic helper (housekeeper engaged in housework in general, etc.) C. In explaining the damage conditions to the Bank, you provided the Bank with materially false explanations. ② The ~~card was stolen making use of or accompanying an unusual social disorder caused by war, social disruption, etc.~~	B. The unjust withdrawal is made by your spouse, your relative in the first or second degree, anyone living with you, or your domestic helper (housekeeper engaged in housework in general, etc.) C. In explaining the damage conditions to the Bank, you provided the Bank with materially false explanations. ② The Cards, etc., was unjustly used, taking advantage of or in relation to significant social disorder caused by war, riots, etc.
9. Damage by robbery involving a threat to personal safety ("Extortion") (1) With respect to damage by robbery involving a threat to personal safety, if the case falls under all of the following, upon your request, the Bank may compensate an amount equivalent to the amount of damage within a ceiling of 500,000 yen per ~~card~~. ① You notified the Bank of the Extortion promptly after you suffered from it. ② You provided sufficient explanations for the Bank to look into the matter. ③ You provided the Bank with materials showing that you notified the police of the Extortion.	**9. Damage by robbery involving a threat to personal safety ("Extortion")** (1) With respect to damage by robbery involving a threat to personal safety, if the case falls under all of the following, upon your request, the Bank may compensate an amount equivalent to the amount of damage within a ceiling of 500,000 yen per each robbery involving a threat to personal safety. ① You notified the Bank of the Extortion promptly after you suffered from it. ② You provided sufficient explanations for the Bank to look into the matter. ③ You provided the Bank with materials showing that you notified the police of the Extortion.
10. Error in Use of ATM ~~or Paying Machine~~ The Bank shall bear no responsibility for damages arising from and attributable to any error in entry of the amount or the like upon operating the ATM or Paying Machine. This shall also apply with respect to the responsibility of the Alliance Partners when you use the Paying Machine of any Alliance Partner.	**10. Error in Use of ATM** The Bank shall bear no responsibility for damages arising from and attributable to any error in entry of the amount or the like upon operating the ATM or Paying Machine. This shall also apply with respect to the responsibility of the Alliance Partners when you use the Paying Machine of any Alliance Partner.
13. Mutatis Mutandis Application of the Provisions of Other Customer Agreements Any matters not set forth herein shall be handled in accordance with the "Common Customer Agreement on PowerFlex Transactions" ~~and the "Customer~~ Agreement on Yen Deposit for PowerFlex Account".	**13. Mutatis Mutandis Application of the Provisions of Other Customer Agreements** Any matters not set forth herein shall be handled in accordance with the "Common Customer Agreement on PowerFlex Transactions", "Customer Agreement on Yen Deposit for PowerFlex Account", and "Customer Agreement on PowerDirect Transactions."

Customer Agreement on Transfer (for Individual Clients)

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7. Reverse Transfer (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. 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. 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.	**7. Reverse Transfer** (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. 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. 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. Some branch offices do not handle withdrawal of cash in Japanese Yen.

Customer Agreement on COTRA Remittance Service

改定前	改定後
2. Target transactions (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 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 (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.	**2. Target transactions** (3) Notwithstanding the provisions of Paragraph 1, matters related to the service for Special Purpose Remittances, as part of 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 (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.