

Revision to the Customer Agreements on PowerFlex

Customer Agreements on PowerFlex will be revised as follows on Sunday, May 28, 2023.

■ Targets agreements:

- Common Customer Agreement on PowerFlex Transaction
- Customer Agreement on PowerCall for PowerFlex Account
- Customer Agreement on PowerDirect
- Handling of Personal Information of Individual Customers

■ Revises parts are colored in red

Common Customer Agreement on PowerFlex Transaction (P.1)

Before revision	After revision
<p>2. Application</p> <p>(1) Method of Application</p> <p>(i)~(ii) (Omitted)</p> <p>(iii) For the use of PowerDirect, an exclusive password (hereinafter referred to as the "Power Direct Password") and a security code card issued by the Bank (hereinafter referred to as the "Security Card") are necessary. You are requested to register the Power Direct Password and the Security Card number printed on the reverse side of the Security Card (hereinafter referred to as "Security Card Number") by inputting your account number on the screen designated for PowerDirect.</p> <p>As your Power Direct Password and Security Card Number are very important identification numbers, please do not disclose or otherwise make them available to others and keep them in strict confidence.</p> <p>Please note that if you repeatedly make an erroneous input of either of these numbers more than a specified number of times, such number will cease to be effective.</p>	<p>2. Application</p> <p>(1) Method of Application</p> <p>(i)~(ii) (No change)</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.</p> <p>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>

(iv)~(v) (Omitted)	(iv)~(v) (No change)
<p>8. Change in Notified Matters; Reissuance of Cash Card</p> <p>(1) If the Card, registered seal, or the Security Card is lost, or if there will be or has been any change in your name, address, telephone number, employer, registered seal/signature, occupation, period of stay or the expiry of the period of stay, purposes of transactions or other notified matter, please immediately notify the Bank thereof using the designated form by the Bank. If you change or have forgotten your personal identification number or forget the Power Direct Password, please 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") or notify the Bank by methods designated by the Bank. In such case, the Bank may confirm your identification by a method designated by the Bank and may request you to present a personal identification document of such type as designated by the Bank. The Bank shall not be liable for any damage incurred by you prior to the mentioned-above notification; provided, however, that requests for compensation or indemnification will be processed according to provisions separately set forth by the Bank when such requests are acknowledged to be permissible under such provisions.</p> <p>(2) (Omitted)</p> <p>(3) The Bank will receive a fee as designated by the Bank for reissuance of the Card or the Security Card (including, without limitation, reissuance due to defacement or other causes).</p> <p>(4)~(5) (Omitted)</p>	<p>8. Change in Notified Matters; Reissuance of Cash Card</p> <p>(1) If you have lost your Card, registered seal, or cell phone having the telephone number registered with the Bank, or if there will be or has been any change in your name, address, telephone number, employer, registered seal/signature, occupation, period of stay or the expiry of the period of stay, purposes of transactions or other notified matter, please immediately notify the Bank thereof using the designated form by the Bank. If you change or have forgotten your personal identification number or forget the Power Direct Password, please 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") or notify the Bank by methods designated by the Bank. In such case, the Bank may confirm your identification by a method designated by the Bank and may request you to present a personal identification document of such type as designated by the Bank. The Bank shall not be liable for any damage incurred by you prior to the mentioned-above notification; provided, however, that requests for compensation or indemnification will be processed according to provisions separately set forth by the Bank when such requests are acknowledged to be permissible under such provisions.</p> <p>(2) (No change)</p> <p>(3) The Bank will receive a fee as designated by the Bank for reissuance of the Card (including, without limitation, reissuance due to defacement or other causes).</p> <p>(4) ~ (5) (No change)</p>
<p>9. Prohibition of Assignment and Pledging</p> <p>(1)</p> <p>(i)~(iii) (Omitted)</p> <p>(iv) (NEW)</p> <p>(2) (Omitted)</p>	<p>9. Prohibition of Assignment and Pledging</p> <p>(1)</p> <p>(i)~(iii) (No change)</p> <p>(iv) Your telephone number and One-time Password registered with the Bank</p> <p>(2) (No change)</p>

END

Customer Agreement on PowerCall for PowerFlex Account(P.20)

Before revision	After revision
<p>I. General Service 1. Details of the Service (1) ~ (6) (Omitted) (7) Acceptance of Loss Notice, Reissuance Service If User loses his/her cash card, registered seal, or security card, the Bank will accept a loss notice based on a request from the User. The Bank will also accept requests for reissuing cash cards or security cards.</p>	<p>I. General Service 1. Details of the Service (1) ~ (6) (No change) (7) Acceptance of Loss Notice, Reissuance Service If User has lost his/her cash card, registered seal or security card, the Bank will accept a loss notice based on a request from the User. The Bank will also accept requests for changing the User's registered seal or issuing a new cash card.</p>

END

Customer Agreement on PowerDirect(P.25)

Before revision	After revision
<p>7. Power Direct Password etc. 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. To obtain your Power Direct Password, please enter the User Account number, the Security Card Number and the date of birth etc. on the PowerDirect login screen and register the Power Direct Password on the Power Direct Password Registration Screen.</p>	<p>7. Power Direct Password etc. 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. 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>8. Identity Confirmation (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</p>	<p>8. Identity Confirmation (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</p>

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 the PIN, the registered cellphone number (meaning the cellphone number registered in advance through the method prescribed by the Bank; the same shall apply hereinafter) and date of birth or letters or figures designated by the Bank at each login on the back side of the Security Card issued by the Bank when opening an account and registered by the User (hereinafter, the "Security Card Value") and additional identity confirmation designated separately by the Bank may be required for using the Service or transactions.

(2) If the Bank provides the Service after confirming that the Account Number, the Power Direct Password, ~~the~~ PIN, ~~the~~ registered cellphone number, date of birth and the Security Card Value, etc. entered in the computer by the method designated by the Bank match the Account Number, the Power Direct Password, ~~the~~ PIN, ~~the~~ registered cellphone number, date of birth and the Security Card Value, 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, ~~the~~ PIN and ~~the~~ Security Card 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, ~~the~~ PIN and/or ~~the~~ Security Card, 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").

(3) If an incorrect Power Direct Password, ~~the~~ PIN, registered cellphone number, date of birth or Security Card Value 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 ~~the~~ Power Direct Password, ~~the~~ PIN or Security Card Value.

(4) ~ (5) (Omitted)

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 the PIN, registered cellphone number (meaning the cellphone number registered in advance through the method prescribed by the Bank; the same shall apply hereinafter), ~~the~~ date of birth, **One-time Password** or letters or figures designated by the Bank at each login on the back side of the Security Card issued by the Bank when opening an account and registered by the User (hereinafter, the "Security Card Value") and additional identity confirmation designated separately by the Bank may be required for using the Service or transactions.

(2) If the Bank provides the Service after confirming that the Account Number, the Power Direct Password, PIN, registered cellphone number, date of birth, **One-time Password** and the Security Card Value, etc. entered in the computer by the method designated by the Bank match the Account Number, the Power Direct Password, PIN, registered cellphone number, date of birth, **One-time Password** and the Security Card Value, 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, **One-time Password** and Security Card 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, **One-time Password** or Security Card, 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").

(3) If an incorrect Power Direct Password, PIN, registered cellphone number, date of birth, **One-time Password** or Security Card Value 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. **Please also note that authentication with the Security Card will not be available if an incorrect Security Card Value is entered for a prescribed number of times consecutively.**

(4) ~ (5) (No Change)

9. Management of Security Card

(1) Please keep your Security Card safe so as not to be used by anyone else. If there is a possibility of unauthorized use by any other party, such as forgery, theft, or a lost Security Card, the account holder shall immediately make a report to the Bank through the Bank Contact Center. Upon receipt of such a report, except for the case of 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) In case of a theft of Security Card, the Customer shall be requested to inform the Bank as stipulated in Paragraph (1).

10. Unauthorized withdrawal using a stolen Security Card

The Bank shall make no indemnification for any damage arising from unauthorized withdrawals made by anyone with a stolen Security Card. Please take extra care in managing the Security Card.

9. Management of your Security Card, telephone number registered with the Bank, cell phone having the telephone number registered with the Bank and One-time Password

(1) Please store your Security Card, 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 Security Card, 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, 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.

(2) Please inform the Bank as stipulated in Paragraph (1) if your Security Card, telephone number registered with the Bank, cell phone having the telephone number registered with the Bank or One-time Password has been stolen.

10. Unauthorized withdrawal using a stolen Security Card, telephone number registered with the Bank, cell phone having the telephone number registered with the Bank and One-time Password

The Bank shall make no indemnification for any damage arising from unauthorized withdrawals using a stolen Security Card, 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 Security Card, telephone number registered with the Bank, cell phone having the telephone number registered with the Bank and One-time Password.

END

Handling of Personal Information of Individual Customers (P.46)

Before revision	After revision
<p>Personal Data Sharing by the SBI Shinsei Bank Group 2. Scope of joint users SBI Shinsei Bank, Limited. and the companies included in SBI Shinsei Bank's consolidated subsidiaries and equity-based affiliates listed in the Bank's securities report, etc. which tie-up with the Bank for sharing personal information The Bank's partner companies are listed in "2. Scope of Joint Users, Personal Data Sharing by the SBI Shinsei Bank Group" on the Bank's website (https://www.sbishinseibank.co.jp/corporate/privacy_policy/). (The list will be updated when needed.)</p>	<p>Personal Data Sharing by the SBI Shinsei Bank Group 2. Scope of joint users SBI Shinsei Bank, Limited. and the companies included in SBI Shinsei Bank's consolidated subsidiaries and equity-based affiliates listed in the Bank's securities report, etc. which tie-up with the Bank for sharing personal information The Bank's partner companies are listed in "2. Scope of Joint Users, Personal Data Sharing by the SBI Shinsei Bank Group" on the Bank's website (https://corp.sbishinseibank.co.jp/en/privacy_policy/). (The list will be updated when needed.)</p>

END