

Revision to the Customer Agreements on PowerFlex

Customer Agreements on PowerFlex will be revised as follows on Tuesday, January 7, 2025.

■ Targets agreements:

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

■ Revises parts are colored in red

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

Before revision	After revision
<p>I. General Service 1. Details of the Service (1) Inquiry Service (i) Account Balance and Transaction Details Inquiry. Various inquiry services prescribed by the Bank, including account balance inquiry and details of transactions concerning the PowerFlex Account of the user (including the exclusive card loan account, hereinafter the "User Account") (ii) (Omitted)</p>	<p>I. General Service 1. Details of the Service (1) Inquiry Service (i) Account Balance and Transaction Details Inquiry. Various inquiry services prescribed by the Bank, including account balance inquiry and details of transactions concerning the PowerFlex Account of the user (hereinafter the "User Account") (ii) (No change)</p>
<p>(3) Fund Transfer Transactions The type of deposits and procedures handled by the following funds transfer services shall be limited to those prescribed by the Bank. The maximum daily amount which may be dealt with in the prescribed fund transfers shall be as prescribed by the Bank. (i) Transfers of Funds within the same account (sale and purchase of foreign currency) Transactions whereby: funds are withdrawn from the yen savings deposit and deposited in the foreign currency savings deposit, funds are withdrawn from the foreign currency savings deposit and deposited in the yen savings deposit, or funds are withdrawn from the foreign currency savings deposit eligible for the Bank-designated cross-currency transaction and deposited in the foreign currency savings</p>	<p>(3) Fund Transfer Transactions The fund transfer transactions prescribed by the Bank concerning deposits prescribed by the Bank. The maximum daily amount which may be dealt with in the prescribed fund transfers shall be as prescribed by the Bank. (i)~(xi) (Deleted)</p>

~~deposit eligible for the Bank-designated cross-currency transaction. (hereinafter "Same Account Transfer").~~

~~(ii) Transfer of Funds to Time Deposit and Structured Deposit~~

~~Transactions that withdraw funds from the yen savings deposit or foreign-currency savings deposit of the User Account and transfer the funds to the yen time deposit, foreign-currency time deposit, Yen Structured Deposit or Foreign-Currency Structured Deposit of the same account (hereinafter referred to as "Transfer of Funds to Time Deposit).~~

~~Provided, however, transfer of funds into the foreign-currency time deposit shall be limited to transfer from the yen savings deposit or foreign-currency savings deposit of the same currency, and transfer of funds into Foreign-Currency Structured Deposit shall be limited to transfer from the foreign-currency savings deposit of the same foreign-currency.~~

~~(iii) Change of Method for Extending Maturity of Time Deposit~~

~~Transaction to change the method of extending yen time deposit of the User Account at maturity (hereinafter "Change of Method for Extending Maturity of Time Deposit").~~

~~(iv) Cancellation Prior to the Maturity Date of Yen Time Deposit~~

~~When approved by the Bank, transactions whereby yen time deposit of the User Account is closed before maturity and deposited in the yen savings deposit of the same account (hereinafter "Cancellation Prior to the Maturity Date of Yen Time Deposit").~~

~~(v) Transfer of Funds to other Accounts, Transfer of Funds out of the Bank, Reversed Transfer~~

~~(a) Transactions whereby funds are withdrawn from the yen savings deposit of the User Account and deposited in the yen savings deposit of an account with the Bank which shall be notified beforehand or whereby funds are withdrawn from the yen savings deposit or the foreign-currency savings deposit of the User Account and deposited in the savings account which shall be designated by the Bank and shall be displayed in the branch offices (hereinafter referred to as "Transfer of Funds to other Accounts"). Transactions whereby funds are withdrawn from the yen savings deposit of the User Account and notice of transfer is transmitted to an account of another financial institution in Japan, which is notified to the Bank beforehand (hereinafter "Transfer of Funds out of the Bank")~~

~~(b) For Transfer of Funds out of the Bank, a transfer fee prescribed by the Bank will be charged.~~

~~(c) When User intends to change its request after such Transfer of Funds out of the Bank is completed, such change will be treated as a correction procedure at the call center (hereinafter "Bank Contact Center") which is connected through a phone number called "PowerCall". However, when a change is to be made relating to the financial institution, branch of the transfer account, or the transfer amount, such change shall be treated as a reverse of such Transfer of Funds out of the Bank.~~

~~(x) When requesting correction, please make your request after completing the identification procedures under Article 4.~~

~~(y) The Bank Contact Center will transmit an electronic message to the financial institution of the receiving account to request correction in accordance with the request made by the User.~~

~~(d) In the case of (c) above, if the financial institution of the receiving account has already received the notice of transfer, there may be cases where correction cannot be made. After a request for a correction is made, you should confirm an execution of the correction. If the correction cannot be made, you should confer with the receiving party.~~

~~(e) When a request for canceling Transfer of Funds out of the Bank is made when such transaction is processed, such cancellation will be conducted by the Bank Contact Center through the reverse transfer procedure.~~

~~(x) The Bank Contact Center will transmit an electronic message to the financial institution of the receiving account to request for the reverse transfer of the relevant transfer in accordance with the request made by the User.~~

~~(y) Reversed funds will be provided to User by depositing in the account from which it was withdrawn for transfer.~~

~~(f) In the case of (e) above, if the receiving financial institution has already received the transfer notice, there may be cases where the reverse transfer of the relevant transfer cannot be accepted. After a request for a reverse transfer is made, you should confirm an execution of the reverse transfer. If the reverse transfer cannot be made, you should confer with the receiving party.~~

~~(g) A reverse transfer fee, which shall be prescribed by the Bank, shall be charged. In such a case, a transfer fee paid in accordance with (b) above shall not be repaid. A reverse transfer fee shall not be repaid even if the relevant reverse transfer may not have been completed.~~

~~(vi) Hours (outside business hours) and number of days required for transaction~~

~~When a request for Transfer of Funds to Other Accounts and/or Transfer of Funds out of the Bank is received outside of usual business hours as prescribed by the Bank, funds for such transaction will be withdrawn on the date of acceptance of the request, and transmission of deposit and transfer notice will be conducted on the following business day (This does not include Saturdays, Sundays, holidays, December 31, January 2, or January 3, hereinafter "General Holidays.") In such case interest will not accrue on the withdrawn funds.~~

~~(vii) Transfer of Funds to or from yen special deposits (hereinafter referred to as "Special Deposits")~~

~~Transactions whereby funds are withdrawn from the yen savings deposit of the User Account and deposited to Special Deposits, or whereby funds are withdrawn from Special Deposits of the User Account and deposited to the yen savings account of the same account (hereinafter "Transfer of Funds to or from Special Deposits")~~

~~(viii) Transfer of Funds to 2 Weeks Maturity Deposits~~

~~Transactions whereby funds are withdrawn from the yen savings deposit of the User Account, and transferred to the 2 Weeks Maturity Deposit of the same account (hereinafter "Transfer of Funds to 2 Weeks Maturity Deposits").~~

~~(ix) Change of Method for Extending Maturity of 2 Weeks Maturity Deposit~~

~~Transaction to change the method of extending 2 Weeks Maturity Deposit of the User Account at maturity (hereinafter "Change of Method for Extending Maturity of 2 Weeks Maturity Deposit").~~

~~(x) Cancellation Prior to the Maturity Date of 2 Weeks Maturity Deposit~~

~~When approved by the Bank, transactions whereby 2 Weeks Maturity Deposit of the User Account is closed before maturity and deposited in the yen savings deposit of the same account (hereinafter "Cancellation Prior to the Maturity Date of 2 Weeks Maturity Deposit").~~

~~(xi) Withdrawals from foreign currency savings deposits (Foreign currency courier service)~~

~~Transactions whereby the same amount in the same currency as funds in foreign currency withdrawn from the User Account's foreign currency savings deposit designated by the Bank are delivered, through the foreign currency courier service, to the customer's notified address, as cover for such funds.~~

<p>(4) Card Loan Transactions Card Loan Transactions include borrowing funds from the exclusive card loan account of the User Account and crediting them to the yen ordinary deposits of the User account (hereinafter, "Card Loan Borrowing Transactions"), or withdrawing funds from the yen ordinary deposits of the User Account and crediting them to the exclusive card loan account of the User account (hereinafter, "Card Loan Repayment Transactions")</p>	<p>(4) Reverse Transfer Procedure Handling of procedures for reverse transfer when a request for canceling transactions is made after funds are withdrawn from the yen savings deposit of the User Account and notice of transfer is transmitted to the recipient's account at the main office or the branches of the Bank or another financial institution in Japan (hereinafter "Transfer of Funds "). The call center which is connected through a phone number called "PowerCall" (hereinafter "Bank Contact Center") will dispatch a telegraphic request for a reverse transfer to the financial institution to which Transfer of Funds is to be made in accordance with the request by the User. Reversed funds will be provided to User by depositing in the account from which it was withdrawn for transfer. If the receiving financial institution has already received the transfer notice, there may be cases where the reverse transfer of the relevant transfer cannot be accepted. After a request for a reverse transfer is made, you should confirm an execution of the reverse transfer. If the reverse transfer cannot be made, you should confer with the receiving party. A reverse transfer fee, which shall be prescribed by the Bank, shall be charged. In such a case, a transfer fee paid for Transfer of Funds that was the subject of the reverse transfer shall not be repaid. A reverse transfer fee shall not be repaid even if the relevant reverse transfer may not have been completed.</p>
<p>(8) (New)</p>	<p>(8) Foreign currency courier service Delivery of the same amount in the same currency as funds in foreign currency withdrawn from the User Account's foreign currency savings deposit designated by the Bank to the customer's notified address, as cover for such funds through the foreign currency courier.</p>
<p>6. Request, acceptance, and conclusion of Service or Transaction (1)~(3) (Omitted) (4) (i) For transfers of funds (including Card-Loan Borrowing and Repayment Transactions; hereinafter the same shall apply in this Article), the Bank will repeat the contents of User's request. Please state that you have confirmed the contents of your request. The Bank will accept the request for transfer of funds when the Bank has confirmed that the User has confirmed its request. (ii) (a) (Omitted) (b) In any transaction for transfer of funds where deposit in User Account, registered account or designated savings account is necessary after withdrawal</p>	<p>6. Request, acceptance, and conclusion of Service or Transaction (1)~(3) (No change) (4) (i) For transfers of funds (including reverse transfer procedure and foreign currency courier service; hereinafter the same shall apply in this Article), the Bank will repeat the contents of User's request. Please state that you have confirmed the contents of your request. The Bank will accept the request for transfer of funds when the Bank has confirmed that the User has confirmed its request. (ii) (a) (No change) (b) In any transaction for transfer of funds where deposit in User Account or other account is necessary after withdrawal of funds from User Account, in addition to</p>

<p>of funds from User Account, in addition to (a) above, the transaction will be deemed to be concluded after such deposit is completed. If such deposit cannot be made, it will be deemed that the request for transaction for transfer of funds was not made, and the Bank will not handle such transaction for transfer of funds.</p> <p>(c) (Omitted)</p> <p>(iv) (New)</p>	<p>(a) above, the transaction will be deemed to be concluded after such deposit is completed. If such deposit cannot be made, it will be deemed that the request for transaction for transfer of funds was not made, and the Bank will not handle such transaction for transfer of funds.</p> <p>(c) (No change)</p> <p>(iv) When a request for Transfer of Funds to Other Accounts and/or Transfer of Funds out of the Bank is received outside of usual business hours as prescribed by the Bank, funds for such transaction will be withdrawn on the date of acceptance of the request, and transmission of deposit and transfer notice will be conducted on the following business day (This does not include Saturdays, Sundays, holidays, December 31, January 2, or January 3.) In such case interest will not accrue on the withdrawn funds.</p>
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Handling of Personal Information of Individual Customers (P.48)

改定前	改定後
<p>Purpose of Use</p> <p>II. Purposes of Use of Individual Numbers</p> <p>Of the Personal Information, the Bank shall use Individual Numbers and personal information incorporating Individual Numbers within the scope required to achieve the purposes of use listed below:</p> <p>1. Individual Numbers administrative operations for customers</p> <ul style="list-style-type: none"> ○ Application for and report of the opening of accounts for financial instruments transactions ○ Preparation of statutory documents pertaining to financial instruments transactions ○ Preparation of statutory documents pertaining to life insurance contracts and so forth ○ Preparation of statutory documents pertaining to non-life insurance contracts and so forth ○ Preparation of statutory documents pertaining to trust transactions ○ Preparation of statutory documents pertaining to transactions of gold bullion and so forth ○ Preparation of statutory documents pertaining to overseas remittances and other transactions 	<p>Purpose of Use</p> <p>II. Purposes of Use of Individual Numbers</p> <p>Of the Personal Information, the Bank shall use Individual Numbers and personal information incorporating Individual Numbers within the scope required to achieve the purposes of use listed below:</p> <p>1. Individual Numbers administrative operations for customers</p> <ul style="list-style-type: none"> ○ Application for and report of the opening of accounts for financial instruments transactions ○ Preparation of statutory documents pertaining to financial instruments transactions ○ Preparation of statutory documents pertaining to life insurance contracts and so forth ○ Preparation of statutory documents pertaining to non-life insurance contracts and so forth ○ Preparation of statutory documents pertaining to trust transactions ○ Preparation of statutory documents pertaining to transactions of gold bullion and so forth ○ Preparation of statutory documents pertaining to overseas remittances and other transactions

- Application of the tax-free savings system and so forth
- Operation of the property accumulation system (zaikei) and so forth
- Preparation of statutory documents pertaining to educational funds management contracts
- Preparation of statutory documents pertaining to marriage/child rearing funds management contracts
- Provision of Individual Numbers to book-entry institutions and so forth concerning financial instruments transactions
- Acceptance of applications for income tax convention
- Operation of numbering deposit accounts

(Addition)

- Application of the tax-free savings system and so forth
- Operation of the property accumulation system (zaikei) and so forth
- Preparation of statutory documents pertaining to educational funds management contracts
- Preparation of statutory documents pertaining to marriage/child rearing funds management contracts
- Provision of Individual Numbers to book-entry institutions and so forth concerning financial instruments transactions
- Acceptance of applications for income tax convention
- Operation of numbering deposit accounts

- Procedures related to the registration, change, and deletion of public fund receiving accounts. (The reception will start on March 3, 2025.)
- Procedures related to the provision of information on deposit and savings accounts in the event of a disaster or inheritance. (The reception will start on March 3, 2025.)
- Procedures related to ensuring the accuracy of personal identification information and individual numbers. (The reception will start on March 3, 2025.)

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