

Terms and Conditions for Diners Club Corporate Card/TRUST CLUB Corporate Card Membership

■Revision Contents

Revision with effect from 4/1/2024

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
1	1	1	1	A Diners Club Corporate Card Member (a "Member") is a legal entity or organization that applies for membership in the credit card transaction system ("Membership") of Sumitomo Mitsui Trust Club Co., Ltd. ("Trust Club") and is admitted to the Membership by Trust Club (a "Corporation") (including a Cardholder thereof). Corporations shall be limited to those that have their headquarters or main office in Japan, and in principle Cardholders shall be limited to parties having residences in Japan. If a Cardholder relocates overseas, Trust Club may reexamine <u>its</u> membership qualification.	A Diners Club Corporate Card Member <u>or TRUST CLUB Corporate Card Member</u> (a "Member") is a legal entity or organization that <u>accepts the Terms and Conditions and</u> applies for membership in the credit card ("Membership") of Sumitomo Mitsui Trust Club Co., Ltd. ("Trust Club") and is admitted to the Membership by Trust Club (a "Corporation") <u>or a Cardholder as defined in the following paragraph</u> . Corporations shall be limited to those that have their headquarters or main office in Japan, and in principle Cardholders shall be limited to parties having residences in Japan. If a Cardholder relocates overseas, Trust Club may reexamine <u>his/her</u> membership qualification.
1	2	1	2	An officer or employee of a Corporation with respect to whom the Corporation agrees to assume any and all liabilities that he/she owes to Trust Club (including but not limited to the payment of Card Shopping Charges) shall be a cardholder (a "Cardholder") if he/she applies to Trust Club for the Membership in joint names with the Corporation and if he/she is admitted to the Membership by Trust Club. The same admission procedures shall apply to any further Cardholders added by a Corporation that is already admitted.	"Cardholder" means an officer or employee of a Corporation <u>designated by the Corporation as a holder of a Card (as defined in Article 3.1)</u> with respect to whom the Corporation agrees to assume <u>the Contracted Payment Obligations (as defined in Article 9.1) and</u> any and all <u>other</u> liabilities that he/she owes to Trust Club if he/she applies to Trust Club for Membership in joint names with the Corporation and if he/she is admitted to the Membership by Trust Club. <u>The Corporation is obliged to comply with the Terms and Conditions and ensure as a good manager that Cardholders will comply with the Terms and Conditions.</u>
1	3	1	3	In relation to <u>an</u> application for the Membership pursuant to the preceding paragraph, a program administrator who is designated by the representative of a Corporation in advance (an "Administrator") may apply on behalf of the <u>representative</u> .	In relation to <u>the</u> application for Membership pursuant to the preceding paragraph, a program administrator who is designated by the representative of a Corporation in advance <u>as a person in charge of notification by the Corporation to Trust Club regarding Cardholders' Membership application procedures, resignation or any other changes, and procedures for withdrawal from Membership</u> (an "Administrator") may apply on behalf of the <u>Corporation</u> . <u>In the course of Cardholders' Membership application procedures, the Corporation shall have the Administrator show the content of the Terms and Conditions to Cardholders themselves to make sure they understand and then have them obtain the approval of Trust Club.</u>

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1	4	1	4	<p><u>A Corporation and a Cardholder thereof shall be jointly and severally liable for any and all obligations that each of them owes to Trust Club under the Terms and Conditions. However, a Cardholder's payment obligations shall be limited to those arising in connection with his/her own card use.</u></p>	<p><u>A Cardholder may use his/her Card only for the purpose of paying business-related expenses or the like for the benefit of corporate business ("Business Purpose"). The liability for payment of the Contracted Payment Obligations associated with the use of Cards and any other obligations under the Terms and Conditions shall be as follows:</u></p> <p><u>(1) the Corporation shall be liable for payment of the Contracted Payment Obligations arising from the use of Cards by all Cardholders and any other obligations under the Terms and Conditions;</u></p> <p><u>(2) a Cardholder shall be liable jointly with the Corporation for payment of the obligations arising from the use for his/her own benefit and any obligations to Trust Club arising from his/her failure to comply with the Terms and Conditions (including attorneys' fees and is not limited to direct damages), except for the Contracted Payment Obligations arising from using a Card lent to him/her for Business Purposes and any other obligations under the Terms and Conditions.</u></p>
2	1	2	1	<p>The Diners Club Corporate Card Membership Agreement will be concluded when Trust Club receives an application from a member for a credit card transaction and approves that application after examination.</p>	<p>The Diners Club Corporate Card/TRUST CLUB Corporate Card Membership Agreement (the "Membership Agreement") <u>is</u> concluded when Trust Club receives an application from a member for a credit card transaction and approves that application after examination.</p>
2	2	2	2	<p>The Terms and Conditions form part of the Diners Club Corporate Card Membership Agreement in the previous paragraph. The Terms and Conditions and the provisions and special agreements relating to it are together referred to as the "Terms and Conditions, etc."</p>	<p>The Terms and Conditions form part of the Membership Agreement in the previous paragraph. The Terms and Conditions and the provisions and special agreements relating to it are together referred to as the "Terms and Conditions, etc."</p>
3	1	3	1	<p>Trust Club shall issue and lend Cards to Cardholders. Corporations themselves are not issued with Cards. The types of Cards available are "Diners Club Corporate Card" issued to Cardholders and "ETC Card" and "Corporate Companion Card" that are incidental to the foregoing (which consists of a Mastercard; together with the "ETC Card" referred to as ("Supplementary Cards")). Cards include IC Card equipped with IC Chip.</p>	<p>Trust Club shall issue and lend Cards to Cardholders. Corporations themselves are not issued with Cards. The types of Cards available are the "Diners Club Corporate Card" and "TRUST CLUB Corporate Card" (which consists of a Mastercard) issued to Cardholders and the "ETC Card" incidental to the foregoing, and the "Corporate Companion Card" (which consists of a Mastercard) incidental to the "Diners Club Corporate Card" ("ETC Card" and "Corporate Companion Card" shall be hereinafter collectively referred to as "Supplementary Cards"). Cards include IC Card equipped with an IC chip.</p>
6	2	6	2	<p>A Cardholder shall manage his/her PIN with the care of a good manager so that they do not become known to other persons. A Member shall be liable to pay any and all obligations, losses, and so forth, arising from the card use by the Cardholder or any other third party upon entering the registered PIN, except where there is a fault on the part of Trust Club.</p>	<p>A Cardholder shall manage and use his/her PIN with the care of a good manager so that it does not become known to other persons. A Member shall be liable to pay any and all obligations, losses, and so forth, arising from the card use by the Cardholder or any other third party upon entering the registered PIN, except where there is a fault on the part of Trust Club.</p>

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14	1	14	1	<p>If a Member, etc. falls currently or fell formerly under any of the following items, the Member, etc. shall report to Trust Club the relevant item(s), the relevant foreign country name, the government post and the job status (incumbent or not):</p> <p>(1)if the position of the Member, etc. has significance with respect to the Act on Prevention of Transfer of Criminal Proceeds (e.g. head, cabinet minister, ambassador or envoy of a foreign state, a foreign central bank or the like);</p> <p>(2)if the Member, etc. has a family who holds any of the positions prescribed above (e.g. spouse including a partner who is not legally married but has a common-law marriage to the Member, etc., parents, children, siblings and the spouse's parents and children); or</p> <p>(3)if the Member, etc. has a corporate personality and its substantial controller falls under the item (1) or (2).</p>	<p>If a Member, etc. falls currently or fell formerly under any of the following items, the Member, etc. shall report to Trust Club the relevant item(s), the relevant foreign country name, the government post and the job status (incumbent or not):</p> <p>(1)if the position of the Member, etc. has significance with respect to the Act on Prevention of Transfer of Criminal Proceeds (e.g. head, cabinet minister, ambassador or envoy of a foreign state, a foreign central bank or the like);</p> <p>(2)if the Member, etc. has a family who holds any of the positions prescribed above (e.g. spouse including a partner who is not legally married but has a common-law marriage to the Member, etc., parents, children, siblings and the spouse's parents and children); or</p> <p>(3)if the Member, etc. has a corporate personality and its substantial controller falls under the item (1) or (2).</p>
18	1	18	1	<p>If a Member falls under any of the following items, all of the Member's outstanding obligations under the Terms and Conditions, etc. shall be accelerated and become immediately payable by the Member:</p> <p>(1)if the Member fails to pay any of the Contracted Payment Obligations on the relevant Payment Date even for once;</p> <p>(2)if a bill or check drawn by the Member becomes dishonored or if the Member suspends payments in general;</p> <p>(3)if a petition for attachment, provisional attachment, or provisional disposition is filed against the Member, or if the Member becomes subject to a coercive tax collection or preservative attachment; or</p> <p>(4)if a petition for commencement of bankruptcy proceedings, civil rehabilitation proceedings, special liquidation or corporate reorganization proceedings, or any other similar legal insolvency proceeding is filed against or filed by the Member.</p> <p>(5)If the Member's whereabouts become unclear for reasons attributable to the Member.</p>	<p>If a Member falls under any of the following items, all of the Member's outstanding obligations under the Terms and Conditions, etc. shall be accelerated and become immediately payable by the Member:</p> <p>(1) if the Member fails to pay any of the Contracted Payment Obligations (<u>other than those listed in the following item</u>) on the relevant Payment Date <u>even once</u>;</p> <p>(2) <u>if the Member fails to pay the Repayment Amounts with respect to a revolving payment, or the amount payable with respect to a payment in installments, payment in two installments, and one lump-sum payment at bonus time, and in spite of a demand in writing by Trust Club specifying a reasonable period of 20 days or more for payment, the Member fails to make the payment within such period;</u></p> <p>(3) if a bill or check drawn by the Member becomes dishonored or if the Member suspends payments in general;</p> <p>(4) if a petition for attachment, provisional attachment, or provisional disposition is filed against the Member, or if the Member becomes subject to a coercive tax collection or preservative attachment; or</p> <p>(5) <u>if a petition for settlement, mediation or alternative dispute resolution procedures for arrangement is filed;</u></p> <p>(6) <u>if the Member receives notice that an attorney, legal professional corporation, judicial scrivener, judicial scrivener corporation or any other person is authorized to make arrangement;</u></p> <p>(7) if a petition for commencement of bankruptcy proceedings, civil rehabilitation proceedings, special liquidation or corporate reorganization proceeding is filed against or filed by the Member.</p> <p>(8) If the Member's whereabouts become unclear for reasons attributable to the Member.</p>

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
23	2	23	Delete	<u>Trust Club may disclose the information prescribed in the “Agreed Provisions and Important Matters regarding Handling of Personal Information (the “Agreed Provisions”) among the information concerning Members and transactional information between Trust Club and the Cardholder including but not limited to the amount of card use to Sumitomo Mitsui Trust Holdings, Inc., its consolidated subsidiaries and equity method affiliated companies stated on the securities report (information is handled in compliance with the Financial Instruments and Exchange Act and related statutes where such shared use is restricted by law), Diners Club International Ltd., and Diners Club franchises, which Members hereby accept in advance.</u>	Delete Section Number 2 Described in [Consent Clause and Important Matters Regarding Handling of Personal Information]
28	-	28	-	Trust Club may change the Terms and Conditions after notifying Members in advance by publishing a notice to the effect that it is changing the Terms and Conditions on its website along with the details of the changes and their effective date, or another suitable method in accordance with the provisions of the Civil Code in order to respond to changes in social and economic conditions or the revision or repeal of laws and regulations, to change the Company's operations or systems, or when otherwise necessary. If there are any special agreements or provisions that are inconsistent with the Terms and Conditions, <u>etc.</u> , such special agreements or provisions shall prevail. In the event that a Japanese and English version exists, the Japanese version shall prevail.	Trust Club may change the Terms and Conditions after notifying Members in advance by publishing a notice to the effect that it is changing the Terms and Conditions on its website along with the details of the changes and their effective date, or another suitable method in accordance with the provisions of the Civil Code in order to respond to changes in social and economic conditions or the revision or repeal of laws and regulations, to change the Company's operations or systems, or when otherwise necessary. If there are any special agreements or provisions that are inconsistent with the Terms and Conditions, such special agreements or provisions shall prevail. In the event that a Japanese and English version exists, the Japanese version shall prevail.
34	3	34	3	A Cardholder may take a cash advance through any of the foreign financial institutions, etc. affiliated with the relevant associated international organization at any of their premises designated by Trust Club in a manner including but not limited to the presentation of his/her Card and passport as well as the signing of a designated voucher.	A Cardholder may take a cash advance through any of the foreign financial institutions, etc. affiliated with the relevant associated international organization at any of their premises designated by Trust Club in a manner including but not limited to the presentation of his/her Card and passport as well as the signing of a designated voucher: <u>(1) For Diners Club Corporate Card, overseas Diners franchises (except some offices), partner organizations contracted with Trust Club and foreign Diners franchises, and overseas branches of partner financial institutions; or</u> <u>(2) For TRUST CLUB Corporate Card, overseas financial institutions, etc. partnered with international partnership organizations (except Diners Club International).</u>
35	-	35	-	Appendix of <u>Corporate Card</u> [Cash Advance/Card Loan Credit Line and Interest Rate, etc.] ※1.refer to the following Collateral: Not required ※ Trust Club may set credit lines for cash advance/Card Loan exceeding the above. (LC-27-202204)	Appendix of <u>Diners Club Corporate Card/ TRUST CLUB Corporate Card</u> [Cash Advance/Card Loan Credit Line and Interest Rate, etc.] ※2.refer to the following Collateral: Not required ※ Trust Club may set credit lines for cash advance/Card Loan exceeding the above. (LC- 3146 -202404)

■※1.Current

Cash Advance/ Card Loan Credit Line	Loan Interest Rate	Manner of Payment	Payment Period/ Number of Payments/ Payment Date
Amount not exceeding ¥1,500,000, as examined and determined by Trust Club	<p>0.73% of the balance of cash advance used (The actual annual rate: 4.50% ~ 15.00%)</p> <p><Calculation of interest> Amount of new lending × 0.73% (However, the rate shall be calculated on a daily pro-rated basis for an early payment.)</p> <p><Calculation of actual annual interest rate> Interest × 365 days (366 days for a leap year) ÷ payment period ÷ amount of new lending</p>	<u>Principle</u> and interest payable in one lump-sum	<p>Payment Period: 23 days to 59 days (depending on the calendar year)/one lump-sum</p> <p>Payment Date: In principle, the calculation of balance of use is closed on the 15th day of each month and the principal and accrued interest are payable on the 10th day of the following month. ※If the Payment Date is not a business day of financial institutions, the payment is due on the following business day.</p>

■※2.After Revision

Type	Cash Advance/ Card Loan Credit Line	Loan Interest Rate	Manner of Payment	Payment Period/ Number of Payments/ Payment Date
<u>Diners Club Corporate Card</u>	Amount not exceeding ¥1,500,000, as examined and determined by Trust Club	<p>0.73% of the balance of cash advance used (actual annual rate: 4.50% to 15.00%)</p> <p><Calculation of interest> Amount of new lending × 0.73% (However, the rate shall be calculated on a daily pro-rated basis for an early payment.)</p> <p><Calculation of actual annual interest rate> Interest × 365 days (366 days for a leap year) ÷ payment period ÷ amount of new lending</p>	<u>Principal</u> and interest payable in one lump-sum	<p>■Payment Period: 23 days to 59 days (depending on the calendar year)/one lump sum</p> <p>■Payment Date: In principle, the calculation of balance of use is closed on the 15th day of each month and the principal and accrued interest are payable on the 10th day of the following month. ※If the Payment Date is not a business day for financial institutions, the payment is due on the following business day.</p>
<u>TRUST CLUB Corporate Card</u>	As examined and determined by Trust Club	<p><u>0.78% of the balance of cash advance used (actual annual rate: 4.80% to 15.00%)</u></p> <p><Calculation of interest> <u>Amount of new lending x 0.78%</u> (However, the rate shall be calculated on a daily pro-rated basis for an early payment.)</p> <p><Calculation of actual annual interest rate> <u>Interest x 365 days (366 days for a leap year) ÷ payment period ÷ amount of new lending</u></p>	<u>Principal and interest payable in one lump sum</u>	<p>■<u>Payment Period: 21 days to 59 days (depending on the calendar year)/one lump sum</u></p> <p>■<u>Payment Date: In principle, the calculation of balance of use is closed on the 15th day of each month and the principal and accrued interest are payable on the 10th (or 8th for some financial institutions) day of the following month.</u> ※If the Payment Date is not a business day for financial institutions, the payment is due on the following business day.</p>

■ Consent Clause and Important Matters Regarding Handling of Personal Information

Current Article Number	Current Section Number	Article Number After Revision	Section Number After Revision	Current	After Revision
-	-	-	-	<These consent clause (the "Consent Clause") and important matters (the "Important Matters") shall constitute a part of the Terms and Conditions of Corporate Card membership (the "Terms and Conditions").>	<These consent clause (the "Consent Clause") and important matters (the "Important Matters") shall constitute a part of the Terms and Conditions <u>for Diners Club Corporate Card/ TRUST CLUB Corporate Card Membership</u> (the "Terms and Conditions").>
1	1	1	1	<p>Applicants of Card use and Cardholders ("Cardholders, etc.") and a representative of a Corporation which is an applicant and the representative of a Corporation which is a member (including a Program Administrator and a contact person) ("Members, etc.") agree to the collection, holding, use and provision by Trust Club of the information set forth in the following items concerning themselves (the "Personal Information"), for the purposes of making credit decisions, management after extending credit, provision of Supplementary Services, provision to Corporations of information concerning card use by Cardholders, etc., and handling of administration including but not limited to the processing of Account Transfers, etc., and provision of the Personal Information to third parties pursuant to consent by a Member, etc. or the Terms and Conditions, upon taking necessary protection measures. Management after extending credit shall include the confirmation of Card use, notification to Members of charges for Card use (including any payment request in case of delinquency), confirmation of contact details, and use for debt collection.</p> <p>(1)Particulars of Members, etc., including but not limited to name, age, date of birth, address, telephone number, e-mail address, office address, office telephone number, occupation, purpose of transaction, code/number of a driver's license, etc., assets, income, debts, employee number, department name to which he/she belongs that the Member etc. notifies to Trust Club at the time of membership application; particulars that a Member, etc. notifies to Trust Club such as documents that are submitted; particulars that a Member, etc. notifies to Trust Club pursuant to the Terms and Conditions; and matters that become known to Trust Club through telephone inquiries or by any other means;</p> <p>(2)matters concerning the agreement between Trust Club and a Member, etc., such as the date of membership application, date of contract, and credit line;</p> <p>(3)the Card activities and status of payments by a Cardholder and information concerning credit line management;</p> <p>(4)records of card use and payments, etc. by Members, etc. collected by Trust Club;</p> <p>(5)identification documents that Members, etc. submit to Trust Club pursuant to the Act on Prevention of Transfer of Criminal Proceeds and the identification procedures prescribed by Trust Club, and the matters stated therein;</p> <p>(6)matters stated in a document issued by a public organization that Trust Club lawfully or properly obtains from a Member, etc. or the public organization;</p> <p>(7)information disclosed to the general public by means including but not limited to the Internet,</p>	<p>Card applicants and Cardholders ("Cardholders, etc.") as well as representatives of Corporations that are applicants and the representatives of Corporations that are members (including Program Administrators and contact persons) ("Members, etc.") agree to the collection, holding, use and provision by Trust Club of the information set forth in the following items concerning themselves (the "Personal Information"), for the purposes of making credit decisions, management after extending credit, provision of Supplementary Services, provision to Corporations of information concerning card use by Cardholders, etc., and handling of administration including but not limited to the processing of Account Transfers, etc., and provision of the Personal Information to third parties pursuant to consent by a Member, etc. or the Terms and Conditions, upon taking necessary protection measures. Management after extending credit shall include the confirmation of Card use, notification to Members of charges for Card use (including any payment request in case of delinquency), confirmation of contact details, and use for debt collection.</p> <p>(1) Particulars of Members, etc., including but not limited to name, age, date of birth, address, telephone number, e-mail address, employer, office telephone number, occupation, purpose of transaction, code/number of a driver's license, etc., assets, income, debts, employee number, department name to which he/she belongs, status of residential circumstances, information on the status of residence that the Member etc. notifies to Trust Club at the time of membership application; particulars that a Member, etc. notifies to Trust Club such as documents that are submitted; particulars that a Member, etc. notifies to Trust Club pursuant to the Terms and Conditions; and matters that become known to Trust Club through telephone inquiries or by any other means;</p> <p>(2) matters concerning the agreement between Trust Club and a Member, etc., such as the date of membership application, date of contract, and credit line;</p> <p>(3) the date of application for use by the Cardholder, date of contract, name of Merchant, name of goods, contract amount, number of payments, ID or any other identity information, etc., the Card activities and status of payments by a Cardholder and information concerning credit line management (including the information that Trust Club lawfully obtains from Merchants, etc. accepting the credit cards);</p> <p>(4) records of card use and payments, etc. by Members, etc. received by Trust Club from the personal credit information agencies prescribed in Article 2;</p> <p>(5) identification documents that Members, etc.</p>

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				official gazettes (Kampo), or employee lists; and (8) status of personal identification by Trust Club or a financial institution, etc. at which a Payment Account is opened.	submit to Trust Club pursuant to the Act on Prevention of Transfer of Criminal Proceeds and the identification procedures prescribed by Trust Club, and the matters stated therein; (6) matters stated in a document issued by a public organization that Trust Club lawfully or properly obtains from a Member, etc. or the public organization; (7) status of personal identification by Trust Club or a financial institution, etc. at which a Payment Account is opened; and <u>(8) In addition to the above, information obtained through the use of Trust Club's website, information disclosed to the general public by means, including but not limited to the Internet, official gazettes (Kampo), or employee lists, and any other information (including individual-related information) that Trust Club obtains in an appropriate manner.</u>
1	3	1	3	Members, etc. consent to the use by the partnered companies (the "Joint User Companies") set forth in the following items, upon taking necessary protection measures, of the separately specified Personal Information. (1)Sumitomo Mitsui Trust Holdings, Inc. and its consolidated subsidiaries and equity method affiliated companies stated in its annual securities report, etc. (we will handle the information in compliance with the Financial Instruments and Exchange Act and related laws and regulations if such shared use is restricted thereby); and (2)Partnered companies with which Trust Club issues partner cards. The names of the Joint User Companies, their addresses, the names of their legal representatives, and the Personal Information to be jointly used, and the purposes of the joint use are as described in "About Joint Use of Personal Information" at our website below. Diners Club Card https://www.diners.co.jp/ja/privacy_law.html	Members, etc. consent to the use by the partnered companies (the "Joint User Companies") set forth in the following items, upon taking necessary protection measures, of the separately specified Personal Information. (1) Sumitomo Mitsui Trust Holdings, Inc. and its consolidated subsidiaries and equity method affiliated companies stated in its annual securities report, etc. (we will handle the information in compliance with the Financial Instruments and Exchange Act and related laws and regulations if such shared use is restricted thereby); and (2) Partnered companies with which Trust Club issues partner cards. The names of the Joint User Companies, their addresses, the names of their legal representatives, and the Personal Information to be jointly used, and the purposes of the joint use are as described in "About Joint Use of Personal Information" at our website below. Diners Club Card https://www.diners.co.jp/ja/privacy_law.html <u>TRUST CLUB Card</u> <u>https://www.sumitclub.jp/ja/privacy/law.html</u>
3	1	3	1	Member, etc. may request Trust Club, the Joint User Companies, or the Agency to disclose the Personal Information concerning himself/ herself pursuant to the provisions of the Act on the Protection of Personal Information. However, a disclosure request procedure addressed to Trust Club or the Joint User Companies shall be made in accordance with the provisions of "About Disclosure Request Procedures for Retained Personal Data" at the following website of ours, and a disclosure request procedure addressed to the Agency shall be addressed to the personal credit information agency set forth in previous Article 24. Diners Club Card https://www.diners.co.jp/ja/privacy_law.html	Member, etc. may request Trust Club, the Joint User Companies, or the Agency to disclose the Personal Information concerning himself/herself pursuant to the provisions of the Act on the Protection of Personal Information. However, a disclosure request procedure addressed to Trust Club or the Joint User Companies shall be made in accordance with the provisions of "About Disclosure Request Procedures for Retained Personal Data" at the following website of ours, and a disclosure request procedure addressed to the Agency shall be addressed to the personal credit information agency set forth in previous Article 24. Diners Club Card https://www.diners.co.jp/ja/privacy_law.html <u>TRUST CLUB Card</u> <u>https://www.sumitclub.jp/ja/privacy/law.html</u>

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5	-	5	-	(Use/Provision of Personal Information when Agreement is Not Concluded) Even if the agreement between Trust Club and a Member, etc. fails to conclude, Trust Club may use and provide the fact that the Member, etc. applied to Trust Club for the membership for a certain period of time pursuant to Article 1 and Article 2.2 regardless of the reason for the failure of the agreement to conclude. Trust Club shall not, however, use or provide the fact in any other manner whatsoever.	(Use/Provision of Personal Information when Agreement is Not Concluded or when Agreement is Terminated) Even if the agreement between Trust Club and a Member, etc. fails to conclude, Trust Club may use and provide the fact that the Member, etc. applied to Trust Club for the membership pursuant to Article 1 and Article 2.2 regardless of the reason for the failure of the agreement to conclude. Trust Club shall not, however, use or provide the fact in any other manner whatsoever. Similarly, even if the agreement is terminated, Trust Club may use and provide personal information in the same manner regardless of the reason for the termination.
-	-	-	-	<Customer Service> Triton Square Building X, 1-8-10 Harumi, Chuo-ku, Tokyo 104-6035 Telephone: 03-6770-2820 If the above line is busy, please call the following Call Center number: Telephone: 0120-074-024 *Please have your Card number and PIN at hand when you call. (LC-402-202204)	<Customer Service> Triton Square Building X, 1-8-10 Harumi, Chuo-ku, Tokyo 104-6035 Telephone: 03-6852-0935 If the above line is busy, please call the following Call Center number: ◆ Diners Club Telephone: 0120-074-024 ◆ TRUST CLUB Card Telephone: 0120-003-081 *Please have your Card number and PIN at hand when you call. (LC-3146-202404)
-	2	-	2	For questions or consultation concerning the details of Card activity, please call our Call Center at the number below. Sumitomo Mitsui Trust Club, Co., Ltd. Telephone: 0120-074-024	For questions or consultation concerning the details of Card activity, please call our Call Center at the number below. Diners Club Telephone: 0120-074-024 TRUST CLUB Card Telephone: 0120-003-081
-	4	-	4	For dispute resolution regarding money lending services, please contact the following: (The designated dispute resolution organization contracted with Trust Club) Money Lending Business Consultation and Dispute Resolution Center, Japan Financial Services Association 3-19-15 Takanawa, Minato-ku, Tokyo 108-0074 Telephone: 03-5739-3861 Sumitomo Mitsui Trust Club, Co., Ltd. www.diners.co.jp Headquarters:Triton Square Building X, 1-8-10 Harumi, Chuo-ku, Tokyo	For dispute resolution regarding money lending services, please contact the following: (The designated dispute resolution organization contracted with Trust Club) Money Lending Business Consultation and Dispute Resolution Center, Japan Financial Services Association 3-19-15 Takanawa, Minato-ku, Tokyo 108-0074 Telephone: 03-5739-3861 Sumitomo Mitsui Trust Club Co., Ltd. Headquarters:Triton Square Building X, 1-8-10 Harumi, Chuo-ku, Tokyo Diners Club : www.diners.co.jp TRUST CLUB Card : www.sumitclub.jp

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