

Social Media Terms of Use

These Social Media Terms of Use (“Terms of Use”) apply to all users (“Users”, “you”) of the services (the “Services”) provided by Tokyo Star Bank (the “Bank”) via Facebook, Twitter and LINE (collectively, “Social Media”). Please carefully read and agree to these Terms of Use before using the Services. By using the Services, you shall be deemed to have agreed to be bound by these Terms of Use.

Article 1 (Management of the Services)

The Services shall be managed as follows:

[Service Provider] The Tokyo Star Bank, Limited

[Service Details]

Facebook Account: Tokyo Star Bank

Facebook URL: <https://www.facebook.com/tokyostarbank>

Twitter Account: Tokyo Star Bank

Twitter URL: https://twitter.com/tsb_jp

LINE Account: Tokyo Star Bank



Article 2 (Access to Basic Information)

The Bank may access all basic information that you make public in your account settings, such as your name, profile, photograph, gender, and friends list.

By using the Services, you shall be deemed to have granted other Users access to your name, profile photograph, gender, network, User ID, friends list, and other information that you have registered and made public on Social Media.

Article 3 (Handling of Personal Information)

The Privacy Policy established by the Bank shall apply to personal information included in the information you provide, etc. when using the Services.

Article 4 (Prohibited Conduct)

The Bank prohibits the following conduct by Users when using the Services:

- (1) Impersonating a third party, including the Bank
- (2) Engaging in acts that cause or may cause disadvantages or damage to the Bank or a third

party

(3) Slandering the Bank's or a third party's products or services, or posting or transmitting factually incorrect information about such products or services

(4) Engaging in acts that discriminate against, slander, or insult the Bank (including our officers and individual employees) or a third party, or that damage the Bank's or a third party's reputation

(5) Identifying, disclosing, or divulging personal information, or infringing the privacy of a third party, without the consent of the individual concerned

(6) Engaging in political, electoral, religious or similar activities

(7) Infringing the copyrights or other intellectual property rights of the Bank or a third party

(8) Posting information or transmitting data that constitutes or induces or is likely to constitute or induce a crime

(9) Engaging in acts that violate or are likely to violate laws, regulations, or public order and morals

(10) Creating the misconception, without any factual basis, that there is some kind of partnership or cooperative relationship with the Bank or a third party, or creating the misconception that the Bank or a third party recognizes, endorses, supports, or recommends a linked site

(11) Posting harmful computer programs, etc. or transmitting data

(12) Posting or transmitting data that contains affiliate, advertising, or promotional content (including content that directs Users to websites for affiliate, advertising, or promotional purposes)

(13) Engaging in acts unrelated to the purpose of the Services

(14) Other acts the Bank deems inappropriate

Article 5 (Handling of User Posts, etc.)

The Bank is not obligated to respond to any inquiries or comments posted on the Services. Please contact the Bank if you have any comments or questions, etc. that require a response. For contact information, please visit the Bank's website.

Article 6 (Copyrights and Intellectual Property Rights)

Copyrights and all other intellectual property rights (including but not limited to copyrights, design rights, patent rights, utility model rights, trademark rights, and know-how) for information provided through the Services shall belong to the Bank or right holders such as

copyright holders.

Users may not use any information provided through the Services beyond the scope of copyright restrictions, such as private reproduction by Users permitted by the Copyright Act of Japan, without permission from the rights holder. Furthermore, such information may not be used for any commercial purpose.

If a dispute arises between a User and a right holder or a third party due to the User's breach of any provision of this Article, the User shall settle such dispute at the User's own responsibility and expense, and shall not cause any trouble or damage to the Bank.

Article 7 (Disclaimer)

(1) Content posted on the Services do not constitute official announcements or views, etc. of the Bank, and the Bank does not guarantee the accuracy, completeness, or usefulness of the information in such content. Please refer to the Bank's website and press releases for the Bank's official announcements and views.

(2) Users shall be responsible for any damage incurred in connection with the management or use of passwords used by Users to access the Services.

(3) The Bank shall not be liable for any damage whatsoever resulting from the use or inability to use the Services by Users.

(4) The Bank may change or delete, etc. content published on the Services without prior notice to Users. In addition, the Bank may suspend or terminate publication on the Services without prior notice to Users due to unavoidable circumstances.

(5) If any dispute arises between a User or the Bank and a third party (including Meta Platforms, Inc., Twitter Japan, Inc. LINE Corporation, and the same applies hereinafter) in connection to content posted by a User, the User shall be responsible for resolving the dispute and the Bank shall not assume any liability whatsoever.

(6) If any trouble or disputes arise between Users or between a User and a third party through the Services, the User shall be responsible for resolving such trouble or dispute and the Bank shall not assume any liability whatsoever.

(7) The Services are operated using Meta Platforms, Inc.'s system on Facebook, Twitter Japan, Inc.'s system on Twitter and LINE Corporation's system on LINE (collectively, the "three companies"), and the Bank makes no guarantee whatsoever regarding the functionality or safety of such systems. The Bank is not able to answer any questions regarding the state of operation of the three companies' systems, the functions of the software or apps provided by the three companies or third parties other than the three companies, questions on how to use such software or apps, or technical questions.

(8) If a User has any right to claim compensation against the Bank, it shall expire if such right is not exercised by the User within one (1) year of the date on which the cause of such claim

arose.

Article 8 (Changes to these Terms of Use)

The Bank may revise the content of these Terms of Use as necessary. Revisions shall be announced on the Services and on the Bank's official website, and the revised Terms of Service shall be effective from the time they are posted on the Bank's website.

Article 9 (Governing Law and Court with Jurisdiction)

These Terms of Use shall be governed by the laws of Japan.

The Tokyo District Court shall be the court with exclusive agreed jurisdiction in the first instance if any dispute arises in connection with the Services.

End

As of August 1, 2022