

# Tokyo Star Direct Transaction Terms and Conditions

## December 23, 2025

### Article 1 Definitions, etc.

#### 1. What is Tokyo Star Direct?

- (1) Tokyo Star Direct ("Service") is a service under which a contract holder ("Customer"), after approving these Terms and Conditions, uses a personal computer, smartphone, or other device to request Tokyo Star Bank ("TSB") to conduct the following transactions, and TSB then carries out the procedures for those transactions.

If the Customer holds (or is opening) a deposit account with TSB, the Customer must file an application to make transactions by telephone ("Telephone Banking") in order to use this Service. The "Tokyo Star Bank Telephone Banking Transaction Terms and Conditions" separately apply to Telephone Banking.

However, if the Customer designates a non-resident yen ordinary deposit account as the contract account, a Telephone Banking application is not required.

- (2) When the Customer designates a Star One ordinary deposit account as the main account, the following transactions may be performed via the Service. In addition to these Terms and Conditions, the "Star One Transaction Comprehensive Terms and Conditions" also apply.
  - (i) Account inquiries for JPY ordinary deposit accounts, including balance, deposit/withdrawal details, and other account information
  - (ii) Inter-bank money transfers (limited to funds transfers in JPY)
  - (iii) Intra-bank money transfers (limited to funds transfers in JPY)
  - (iv) Account inquiries for Star One Accounts, including account information
  - (v) Yen time deposit transactions
  - (vi) Foreign currency deposit transactions
  - (vii) Intra-bank transfers between Star One deposit accounts
  - (viii) Transactions involving loan products specified by TSB
  - (ix) Mutual fund transactions
  - (x) Other transactions specified by TSB
- (3) With respect to a Star One ordinary deposit account, an ordinary deposit account other than a non-resident yen ordinary deposit account or an ordinary deposit [settlement] account which the Customer designates as the main account or contract account (collectively referred to as "ordinary deposit account"), the following transactions may be performed via the Service. In addition to these Terms and Conditions, the "Ordinary Deposit Account Terms and Conditions" and the "Ordinary Deposit Account [Settlement] Terms and Conditions" also apply.
  - (i) Account inquiries for JPY ordinary deposit accounts, including balance, deposit/withdrawal details, and other account information
  - (ii) Inter-bank money transfers (limited to funds transfers in JPY)

- (iii) Intra-bank money transfers (limited to funds transfers in JPY)
  - (iv) Transactions involving loan products specified by TSB
- (4) When the Customer designates a savings deposit account as the contract account, the following transactions may be performed via the Service. In addition to these Terms and Conditions, the "Savings Deposit Account Terms and Conditions" also apply.
  - (i) Account inquiries for savings deposit accounts, including balance, deposit/withdrawal details, and other account information
- (5) When the Customer designates a non-resident yen ordinary deposit account as the contract account, the following transactions may be performed via the Service. In addition to these Terms and Conditions, the "Non-Resident Yen Ordinary Deposit Account Terms and Conditions" also apply.
  - (i) Account inquiries for non-resident yen ordinary deposit accounts, including balance, deposit/withdrawal details, and other account information
- (6) When the Customer does not hold any deposit account with TSB, the following transactions may be performed via the Service:
  - (i) Transactions involving loan products specified by TSB

## 2. Eligibility to Use the Service

The Service is limited to individuals who reside in Japan or in a country/region designated separately by TSB, access TSB's website from within that geographical area, and have submitted an application to use the Service. Certain transactions may be unavailable for minors or elderly persons.

## 3. Application to Use the Service

To apply to use the Service, the Customer must follow the online sign-up screen on TSB's website: enter the Japanese (katakana) reading of its name, branch number, account number, and date of birth; or use a provisional login ID/password issued through the online account opening process to proceed to the registration screen and enter its date of birth, telephone number, etc.

However, if the Customer designates a non-resident yen ordinary deposit account as the contract account, the application form specified by TSB must be submitted before executing the online sign-up.

TSB will verify that the entered information matches its records using TSB's prescribed method, thereby confirming the identity of the applicant. After successful verification, the Customer shall register the required login ID, password, login passphrase, etc. on screen.

## 4. Device Requirements, etc.

Only devices that meet TSB's specified functional requirements may be used to access the Service. Preparation of such devices, telecommunication lines, etc., and the surrounding environment must be undertaken by the Customer at their own expense before starting use of the Service. For details, please see the Verified Operation Environment page on TSB's website.

## 5. Operating Hours

- (1) The Service is, in principle, available 24 hours a day, every day, except during scheduled or emergency

maintenance periods, etc.

However, in the event of failure or disruption due to unavoidable circumstances involving communication equipment, telecommunication lines, computers, etc., the Service may be temporarily suspended or terminated without prior notice; TSB shall have no liability whatsoever for any resulting damages.

- (2) Notwithstanding the previous paragraph, TSB may suspend use of the Service temporarily for system maintenance, improvement or repair.
- (3) Notwithstanding paragraph (1), transaction acceptance times within the Service will be limited to TSB's designated business hours and displayed on the Service screen.

#### 6. Electronic Delivery of Documents

- (1) TSB shall provide, in lieu of paper delivery (via postal mail), the various rules and terms, , and explanatory materials, that pertain to the Service, the reports specified in Article 8.2, the contract contents and transaction history, etc., by means of any of the following electronic methods: (1) making available for viewing on the Service screen or on TSB's website; (2) sending via email; or (3) providing for downloading as PDF file, etc. (or in another electronic format) onto the Customer's device. This is collectively referred to as "electronic delivery". The applications and versions, etc. required to download PDF files, etc. on the Customer's device can be found on the Tokyo Star Direct Verified Operation Environment page on TSB's website.
- (2) For deposit transactions and mutual fund transactions, pre-contract documents are provided by electronic delivery in the form of downloadable PDF files, etc. Documents to be delivered at the time of contract conclusion are provided by electronic delivery for viewing through the Service transaction completion screen or inquiry screen.
- (3) When a document required by the Financial Instruments and Exchange Act or other related laws or regulations is provided through electronic delivery via the Service screen or TSB website, the Customer may view that document for five (5) years from the last day on which the transaction was conducted. However, TSB may discontinue making the documents available for viewing before the end of that period in any of the following circumstances:
  - (i) When the Customer receives a paper copy containing the contents of the document (If TSB sends such paper copy to the name and address provided by the Customer under TSB's prescribed procedures, it is deemed that the copy reached the Customer at the time it should normally arrive, even if the copy was delayed or returned to TSB.)
  - (ii) When the document is provided through electronic delivery using another method
  - (iii) When the Customer requests deletion of the document or consents to its deletion
  - (iv) When the Customer terminates use of the Service (In that case, it is deemed that the Customer has instructed TSB to discontinue making the documents available for viewing.)

#### Article 2 Use of the Service and Identity Verification

##### 1. Identity Verification Procedures

- (1) When using the Service, the Customer shall follow the prompts on the Service screen and enter the login ID, login password, and login passphrase (if additional authentication is requested by TSB via the Service), and submit them to TSB. TSB will confirm that the entered credentials match those registered with it by TSB's prescribed method, or otherwise verify that the person currently accessing the Service is indeed the Customer. Only after such verification shall TSB accept transaction requests under the Service; until identity verification is complete, no transaction may be processed.
  - (2) When performing a transaction specified by TSB, in addition to the login ID, login password and login passphrase (if additional authentication is requested by TSB via the Service), the Customer must also enter, following the Service screen prompts, the PIN number used for both bank card and telephone transactions and a one-time password (OTP), and submit them to TSB. TSB will verify through TSB's prescribed method that the PIN number from bank card and telephone transactions and the OTP provided by the Customer match those registered with it, thereby confirming that the person currently using the transaction is indeed the Customer. Only after such verification shall the transaction be carried out; until identity verification is complete, no transaction request may be accepted.
  - (3) The login passphrase is set by the Customer on the Service screen through a question-answer pair and then registered.
  - (4) In cases where the Customer uses an OTP, it must log in to Tokyo Star Direct once, download the appropriate OTP application from the official app store website, and register using their login ID, login password and bank card and telephone transaction PIN number.
  - (5) If TSB verifies the Customer's identity and executes a transaction by the methods in paragraphs (1) and (2), TSB will treat the transaction as valid, even if any of the credentials above are forged, altered, stolen or otherwise misused, and TSB shall not be liable for any damage arising therefrom, except where attributable to TSB's fault.
2. Management of Login ID, Login Password, Login Passphrase, Bank Card and Telephone Transaction PIN Number, One Time Password, and One Time Password Devices
- (1) The login ID, login password, login passphrase, bank card and telephone transaction PIN number and one time password (collectively "Passwords, etc.") and one time password devices are extremely important items required for identity verification. The Customer must, at its own responsibility, keep them strictly confidential and manage them with utmost care so that they are not disclosed to third parties or lost or stolen. TSB will not inquire about these Passwords, etc. from the Customer.
  - (2) If Passwords, etc. or one time password devices are misused, disclosed, lost, stolen, or are suspected of being so, the Customer must immediately notify TSB and, by TSB's prescribed method, change the Passwords, etc. or suspend any service that requires OTP input. TSB shall not be liable for damages incurred before such notification.
  - (3) To recover a forgotten login ID or login password, the Customer shall submit an application via TSB's call center, a branch window, or the TSB website using TSB's prescribed procedure. TSB will not respond to

inquiries about login IDs or login passwords. After submitting the application, the Customer will be able to use the Service by performing the same procedures as prescribed in Article 1.3.

- (4) To recover a forgotten login passphrase, the Customer shall submit an application via TSB's call center, a branch window, or the TSB website using TSB's prescribed procedure. TSB will not respond to inquiries about login passphrases. After submitting the application, the Customer will be able to re-register a new login passphrase on the service screen to regain access.
- (5) To recover a forgotten bank card and telephone transaction PIN number, the Customer shall apply for a replacement using TSB's prescribed method. After TSB receives the Customer's application, it will mail the Customer a new PIN number for use with its bank card and telephone transactions to the address on file for identity verification. TSB will not provide the PIN number via any other means.
- (6) If the Customer's one time password device is lost or stolen, immediately notify TSB's call center or a branch using TSB's prescribed method. When the Customer obtains a new smartphone, it shall register the new one time password application in accordance with Article 2.1. If a lost smartphone is later found and the Customer wishes to continue using it, it shall report this to the TSB call center.
- (7) To change Passwords, etc., the Customer shall log in to the Service and follow the prescribed procedure on TSB's change screen.
- (8) If an incorrect login password or login passphrase is entered consecutively more than the permitted number of times specified by TSB, TSB will immediately suspend use of the Service. To resume use of the Service, contact TSB and complete the procedures prescribed by TSB.
- (9) If an incorrect entry of a login password, bank card and telephone transaction PIN number, or one time password occurs consecutively more than the permitted number of times specified by TSB, TSB will immediately suspend use of the Service. To resume use of the Service, contact TSB and complete the procedures prescribed by TSB.
- (10) For safety, TSB recommends that the Customer regularly change its Passwords, etc. and related credentials.

### Article 3 Confirmation of Transaction Requests

1. When the Customer wishes to carry out a prescribed transaction through the Service, the Customer shall first complete the identity verification procedure set forth in Article 2.1. After that, following the prompts on the Service screen, the Customer shall select the desired transaction and provide any required information, then submit the transaction details to TSB.
2. Upon receipt of the initial transaction request, TSB will immediately display the contents of that request on the Service screen. The Customer must promptly review this display. If no changes are needed, the Customer shall submit the transaction request again without changes; or if any modification or correction is required, the Customer shall make the necessary changes and then re-submit the corrected information; in either case, by following the prompts on the Service screen. When TSB receives the second submission of the transaction request, it will treat that request as confirmed ("Confirmed Request") and proceed with the corresponding procedures. Because the second submission constitutes a Confirmed Request, the Customer should carefully verify all details

before completing the re-submission.

3. If the second submission is not sent within TSB's prescribed confirmation period, or if the Customer logs off or communication is interrupted without making the second submission, the transaction request will be considered automatically cancelled. In that case, any desired transaction must be initiated again by the Customer in accordance with Articles 3.1 and 3.2.
4. Once a transaction request has been confirmed as described in Article 3.2, the Confirmed Request is deemed valid and legally binding; unless otherwise specified, it cannot be cancelled or altered. The Customer should exercise due caution.
5. For any contract content that the Customer agrees to on the Contract Procedures screen of the Service, the Customer shall confirm the displayed information and, upon agreeing, press the Execute button on that screen. That action constitutes confirmation. Unless otherwise specified, the Customer thereafter cannot cancel or modify the contract.

#### Article 4 Main Account and Contract Account

1. The Customer shall designate, as the main account for use with the Service, a Star One ordinary deposit account or an ordinary deposit account held in the Customer's name at TSB. This designation must be made when applying for use through online sign-up as described in Article 1.3. If the Customer holds a Star One ordinary deposit account, that account shall automatically become the main account.
2. In addition to the main account, the Customer may designate as a contract account any ordinary deposit account or savings deposit account held in the Customer's name and sharing the same branch and customer number as the main account. Such designation may be made after the online sign-up for use in Article 1.3 is completed, or after an online account opening, in accordance with TSB's prescribed procedures and within the defined scope.
3. Within the Service, the Customer's confirmation seal used to register the main account will serve as its confirmation seal for the Service. If a main account does not have such a seal and a seal is required for certain procedures or transactions, identity verification shall be performed using the identity verification documents specified in the Act on Prevention of Transfer of Criminal Proceeds (Act No. 22 of March 31, 2007). For transactions where another confirmation seal exists, that seal will be used to authenticate the transaction.

#### Article 5 Account Inquiry

1. Account inquiry refers to a service that, based on a Confirmed Request, provides account information for the main account and contract account, including balance inquiries, and deposit/withdrawal details, etc. for a period specified by TSB.
2. The account information provided by TSB in response to a Confirmed Request from the Customer reflects the state of the account as of the time the request was confirmed. The balance, deposit/withdrawal details, and other information provided do not constitute certification by TSB. After providing the response, TSB may, based on reasonable grounds, correct the balance or other account information of the relevant account without notifying the Customer. If a formal statement is required, the Customer must submit TSB's prescribed balance statement request form to the relevant branch. TSB shall have no liability whatsoever for any damages arising from correction

to the account balance or information of the relevant account based on reasonable grounds, except in cases where the causes are attributable to TSB's fault.

## Article 6 Inter-bank Transfer and Intra-bank Transfer

### 1. Inter-bank Transfer

- (1) Inter-bank transfer refers to a service that, based on a Confirmed Request, debits the amount specified in the Confirmed Request from the main account or contract account (excluding savings deposit accounts), and transfers that amount to a deposit account at either a domestic TSB branch or a domestic branch of another financial institution approved by TSB, as specified in the Confirmed Request. Transfers that fall under the category of intra-bank transfers under Article 6.2 are excluded.
- (2) The Customer may pre-register transfer recipients in accordance with TSB's prescribed method.

### 2. Intra-bank Transfer

- (1) Intra-bank transfer refers to a service that, based on a Confirmed Request, debits the amount specified in the Confirmed Request from the main account or contract account (excluding savings deposit accounts), and transfers that amount to one of the following, as specified in the Confirmed Request: the Customer's main account; a contract account; or an ordinary deposit account, current deposit account, or savings deposit account held in the Customer's name at the same branch and with the same customer number as the main account.
- (2) In intra-bank transfers, the main account and contract account (excluding savings deposit accounts) are treated as pre-registered source accounts.

### 3. Maximum Inter-bank Transfer Amount

For each deposit account designated as a main account or contract account, the maximum amount for inter-bank transfer in a single day (counted from midnight) is set by TSB. If the Customer submits an application to change the maximum amount, using the method prescribed by TSB, and within the maximum amount limit permitted by TSB, and it is accepted by TSB, the new amount becomes the applicable maximum amount.

The new maximum amount takes effect from the date of acceptance of the application. Please note that the revised maximum amount also applies to transfer requests that were already scheduled for future dates before the change; any scheduled transfer with an amount exceeding the new limit will not be processed. TSB reserves the right to alter this maximum amount at its discretion without prior notification to the Customer.

### 4. Transaction Date

#### (1) Inter-bank Transfers

- (i) The transaction date for inter-bank transfers is, in principle, the same day that the request is received; TSB will process the transfer notification on that day. However, in the following cases, the transaction date will be the next business day (for the relevant TSB branch): if the transfer is to an institution that does not support instant deposits, or if, at the time the transaction request is confirmed TSB's prescribed cut-off time has passed, or if the request was made on a day when the TSB branch is closed. In such cases, TSB will send the transfer notification on that next business

day (for the relevant TSB branch), with that date as the transaction date. Also, depending on circumstances at the receiving institution, etc., TSB may send the transfer notification on the next business day after the request date.

- (ii) Notwithstanding the preceding item (i), the Customer may designate a transaction date for the funds transfer that is a business day in the future, within the period from the business day following the request date up to 20 business days thereafter ("Delayed Date Inter-bank Transfer"). TSB will execute the transfer on the specified date.

(2) Intra-bank Transfers

- (i) The transaction date of intra-bank transfers is, in principle, the same day that the request is received; TSB will credit the designated account on that day.
- (ii) Notwithstanding the preceding item (i), the Customer may designate a transaction date for the funds transfer that is a business day in the future, within the period from the business day following the request date up to 20 business days thereafter ("Delayed Date Transfer"). TSB will execute the transfer on the specified date.

5. Request for Inter-bank Transfer

(1) Request for Inter-bank Transfer

When requesting an inter-bank transfer, the Customer must accurately enter the required information, including the name of the receiving financial institution, branch name, account type, account number, beneficiary's name, scheduled transfer date and transfer amount, etc., in accordance with the prompts on the Service screen, and submit it to TSB.

If, due to an error in the submitted details, the receiving financial institution cannot accept the deposit, TSB shall have no liability for any damages arising from the failure of the funds transfer transaction or from TSB's inability, for the same reason, to process the return of funds related to the unsuccessful transfer within the same-day transaction cut-off time.

(2) Handling of Unsuccessful Inter-bank Transfers

If the receiving financial institution cannot accept the funds (for example, due to incorrect account details or other reasons) and the amount is returned to TSB, TSB will credit the funds to the source account (the account from which the transfer was debited), specified in the Confirmed Request. TSB will notify the Customer at the email address registered with TSB. In such case, the transfer fee is not refunded.

6. Request for Intra-bank Transfer

When requesting an intra-bank transfer, the Customer must accurately enter the required details, including the destination account, scheduled transfer date, and transfer amount, etc., in accordance with the prompts on the Service screen, and submit it to TSB.

7. Funds Withdrawal

Unless otherwise stipulated, TSB will automatically withdraw, from the source account specified in the Confirmed Request, the amount necessary for the inter-bank or intra-bank transfer, together with any applicable fees

(including consumption tax) on the transaction date, in accordance with Article 10.

8. Cancellation and Modification of Transactions

- (1) Inter-bank transfers whose transaction date is the receipt date (including cases where, pursuant to the proviso in Article 6.4.(1).(i), the transaction date falls on the next business day) cannot be cancelled or modified after the transaction request has been confirmed. If the Customer wishes to cancel or modify such a transfer, they must do so through the transfer cancellation procedure set out in Article 6.10. A transfer cancellation fee will apply.
- (2) To cancel a Delayed Date Inter-bank Transfer or Delayed Date Intra-bank Transfer, the Customer must submit a cancellation request, in accordance with the prompts on the Service screen, by the cut-off time prescribed by TSB on the day preceding the scheduled transaction date. Please note that cancellation on the scheduled transaction date itself is not possible.
- (3) If a Customer wishes to cancel a Delayed Date Inter-bank Transfer on the scheduled transaction date, they must use the transfer cancellation procedure set out in Article 6.9. A transfer cancellation fee will apply.
- (4) Intra-bank transfers whose transaction date is the receipt date (including those where, pursuant to the proviso in Article 6.4.(2).(i), the transaction date falls on the next business day) cannot be cancelled or modified after the transaction request has been confirmed. Please take note of this restriction.

9. Transfer Cancellation and Modification of Inter-bank Transfer Details

- (1) If the Customer wishes to cancel a transfer or modify the contents of an inter-bank transfer, they must request such cancellation or modification through Telephone Banking or at the branch counter handling the contract account within TSB's prescribed hours, using TSB's specified method. A transfer cancellation fee set by TSB will be charged. For cancellations requested via Telephone Banking, the amount will be debited from the source account designated in the original Confirmed Request as soon as the cancellation is accepted.

Transfer cancellations and modifications made through the Service are not permitted.

- (2) If a transfer cancellation causes the receiving financial institution to return the transferred funds, the returned amount will be credited to the source account specified in the Confirmed Request.
- (3) In the case of Article 6.9.(1), if the receiving financial institution has already received the transfer notification, a transfer cancellation may not be possible. In such situations, please consult with the payee. If a transfer cancellation cannot be performed, the cancellation fee will be refunded.
- (4) When accepting corrections or transfer cancellations, TSB will charge the correction fee or cancellation fee prescribed by TSB.

10. Confirmation of Transaction Details

After completing a transaction using the Service, the Customer shall promptly verify the transaction details by checking the inter-bank transfer and intra-bank transfer request on the Service or by reviewing the entries in each deposit passbook. If any discrepancy is found in the transaction details, the Customer must immediately contact

TSB's call center or the branch handling the main account.

If a discrepancy exists between the transaction details (or balance) and what was recorded by TSB's computer system, TSB will treat the computer-recorded information as correct.

11. Application of Inter-bank Transfer Terms and Conditions

In addition to the provisions of these Terms and Conditions, each inter-bank transfer is subject to all applicable clauses of TSB's separate inter-bank transfer terms and conditions.

Article 7 Deposit Transactions

1. Cancellation of Deposits

The Service does not allow cancellation (including early termination) of deposits. If the Customer wishes to cancel a deposit, they must submit such request to TSB's call center or to a branch.

2. Restrictions on Deposit Transactions

The deposit transactions stipulated in Article 1.1.(2).(v) and Article 1.1.(2).(vi), namely yen time deposit and foreign currency deposit transactions, may be carried out only within the conditions set by TSB and within the transaction amount limits prescribed by TSB, and these limits will be displayed on the Service screen.

3. Confirmation of Transaction Details

- (1) After completing a deposit transaction via the Service, the Customer must confirm the details by viewing the transaction statement on the Service.
- (2) If there is any discrepancy between the actual transaction details and those set forth in the transaction statement mentioned in the preceding paragraph, the Customer must immediately notify TSB's call center. TSB shall have no liability whatsoever for any damages arising from failure to provide such notice, except in cases where the damage is attributable to TSB's fault.
- (3) With respect to transactions conducted through the Service, the content record in the TSB computer system shall, in principle, be treated as the authoritative transaction record, except in cases where the causes are attributable to TSB's fault.

Article 8 Mutual Fund Transactions

1. Use of the Service for mutual fund transaction is limited to customers who have opened a mutual fund account, agreed to the Mutual Fund Terms & Conditions and Regulations, and other rules set by TSB, and submitted the required documents when requested by TSB.
2. To use the Service for mutual fund transactions, the Customer must apply in advance through TSB's prescribed method.

After the application is accepted, all of the following reports relating to mutual funds (including documents delivered (electronic delivery) only to customers who use the Service for mutual fund transactions) will be provided through electronic delivery.

If customers wish to discontinue receiving these electronic documents, they must cancel their use of mutual fund transactions through the Service.

- Transaction report

- Transaction balance report
  - Dividend/redemption/reinvestment report
  - Specified account withholding (refund) statement
  - Investment report
  - Annual specified account transaction report
  - Dividend payment notice for listed stock, etc.
3. The Service shall be used only for transactions prescribed by TSB, and the mutual fund products available for transaction are limited to those specified by TSB. Even within that prescribed range, certain product characteristics may render a particular mutual fund unavailable for transaction.
  4. Transaction requests for purchase, redemption, etc. of mutual funds made through the Service that are confirmed before TSB's prescribed cut-off time for same-day processing are treated as same-day transactions. Transaction requests confirmed after that cutoff time will be processed on the next business day (for the relevant TSB branch).
  5. Once a transaction request for purchase, redemption, etc. of mutual funds made through the Service has been confirmed, it cannot be modified or cancelled.
  6. Purchases of mutual funds made through the Service are limited to amount-specified transactions only (including fees and taxes, etc.).
  7. All order costs, handling charges, and other fees, etc. associated with purchases of mutual funds made through the Service are included in the application amount.
  8. At the time a purchase request through the Service is confirmed, TSB will automatically debit the application amount from the designated account pursuant to the special provision on automatic withdrawal set out in Article 10.
  9. When redeeming mutual funds via the Service for a specified amount, if a sharp drop in the base price, etc. causes the held units, even when sold (redeemed), to be insufficient to meet the application amount, TSB will treat the transaction as a full sale (redemption).

#### Article 9 Foreign Exchange Rates

1. Notwithstanding the provisions of Article 11.1 of the Star One General Transaction Terms and Conditions, foreign currency exchange rates specific to the Service shall apply to foreign currency deposit transactions conducted via the Service.
2. With respect to currencies handled through the Service, in cases where an appropriate exchange rate has not been established in the relevant foreign exchange market, foreign currency deposit transactions may not be available. Also, depending on exchange rate movements, TSB may temporarily suspend such transactions.

#### Article 10 Special Provision on Automatic Withdrawal

1. Special Provision on Automatic Withdrawal  
TSB will automatically debit the required funds (including all applicable fees, consumption tax, etc.) from the account specified in the Confirmed Request and carry out the transaction, without requiring submission of a deposit passbook or a withdrawal request form, regardless of the Ordinary Deposit Account Terms and Conditions.

## 2. Handling of Insufficient Balance

- (1) If the balance in the account designated for the Confirmed Request is insufficient to cover the full amount of the required funds referred to in the preceding paragraph, TSB has no obligation to process that Confirmed Request. In such case, TSB may, at its discretion, treat the Confirmed Request as cancelled.
- (2) When there are multiple Confirmed Requests on the same day and the balance in the account designated in the Confirmed Request is insufficient to cover the full amount of the required funds to process those requests, TSB may, at its discretion, select which Confirmed Request(s) to process and in what order.
- (3) Even if, after TSB's prescribed time, the required funds become available in the account designated in the Confirmed Request, and an automatic withdrawal becomes possible, TSB has no obligation to process the request.

## Article 11 Outsourcing of Service-related Operations to a Third Party

TSB may, at its own discretion and responsibility, outsource operations related to provision of the Service to third parties (including subsidiaries of TSB).

## Article 12 Use from Overseas

The Service is available only within Japan or in countries/regions separately designated by TSB. It cannot be used from outside those geographical areas.

## Article 13 Additional Services

Any services that are added to the Service in the future will be available to the Customer without having to submit a new application, unless otherwise specified for certain services designated by TSB.

## Article 14 Change of Registered Items, etc.

1. If there is a change to any registered items, such as the Customer's seal, name, address, email address or any other information, the Customer must immediately notify TSB by the method prescribed by TSB in the various deposit terms and conditions and other transaction terms and conditions. TSB shall have no liability for any damages that arise before such notification is received.
2. If a notice or document, etc. sent from TSB to the Customer is delayed or does not arrive because the notification under the preceding paragraph was not made, the notice or document, etc. will be deemed to have been delivered at the time would normally have arrived.

## Article 15 Web Transaction Statement Service

1. Where the Customer designates a Star One ordinary deposit account as the main account, it is to use the Web Transaction Statement Service. Notwithstanding the provisions of Article 20 of the Star One General Transaction Terms and Conditions, TSB will not, in principle, issue transaction statements to Customers who use the Web Transaction Statement Service ("Web Transaction Statement Service Users"). Instead, TSB will display transaction details on a page dedicated to Web Transaction Statement Service Users within TSB's internet banking platform, using the method prescribed by TSB.
2. If a Web Transaction Statement Service User requests the issuance of a transaction statement, an additional fee set by TSB will apply.

## Article 16 Disclaimers, etc.

### 1. Disruptions in Communication Methods, etc.

- (1) TSB shall not be liable for any damages arising from the following causes:
  - (i) Malfunctions or errors in communication equipment, telecommunications lines, personal computers, etc., that are not attributable to TSB
  - (ii) Force majeure events (natural disaster, fire, civil disturbance, etc.) or measures, etc. taken by courts or other public authorities
  - (iii) Faults in a device, communication line, or computer system, etc., that occur despite TSB or joint system operator having implemented reasonable safety measures; or
  - (iv) Cause attributable to financial institution other than TSB
- (2) TSB shall not be liable for any damages arising from the leakage of passwords or transaction information due to eavesdropping on communication channels. The same shall apply with respect to damages caused by computer viruses, etc.
- (3) Notwithstanding the preceding paragraphs, if a transaction arises from unauthorized use of the Service by a third party, the Customer may claim damages related to such transaction from TSB. However, TSB will not compensate for all or part of such damages if the Customer's claim does not meet TSB's prescribed compensation criteria or if the user is at fault. TSB will publish its compensation criteria on its website.
- (4) If it is determined that use of the Service has been interrupted due to a communication line failure, etc., the Customer must verify the transaction status via the Service after the failure has been resolved, or contact the branch that handles the main account.

### 2. Seal Verification

If TSB verifies with reasonable care that the seal imprint on a document related to the Service matches with the seal registered for the main account (or, if the seal registered for the main account differs from the seal registered for the contract account, with the seal registered for the contract account) and processes the document on that basis that there is no discrepancy, TSB shall have no liability whatsoever for any damages arising therefrom, even if there has been forgery, alteration or other incident relating to the document. However, if a separate transaction involves another registered seal, the disclaimer clause in the terms and conditions for that individual transaction will apply to the verification of that seal.

### 3. Simulations, etc.

TSB will make its best efforts to ensure the accuracy of the exchange rates and foreign currency simulation information provided as ancillary features via the Service, but does not guarantee such accuracy. TSB shall have no liability whatsoever for any damages arising from any inaccuracies or inadequacies in such information. The same shall apply to future provision of similar information.

### 4. Disruptions in Electronic Payment Agent Services, etc.

When the Customer uses an electronic payment agent service permitted by TSB, various types of information viewable through Tokyo Star Direct will be linked by the Customer entering its TSB login ID and login password

on the website or application, etc. provided by the electronic payment agent. TSB shall not be liable for any damages caused by such service; therefore, the Customer should take sufficient care to prevent its login ID, login password, or any related credentials from being disclosed to third parties, stolen, or lost.

#### Article 17 Termination, etc.

##### 1. Termination

Either party may terminate the Service Agreement for convenience at any time by notice.

##### 2. Termination by the Customer

If the Customer wishes to terminate the Service, the Customer must request termination by contacting TSB's center or branch and completing the procedures prescribed by TSB, or submitting the required written form to TSB and completing the procedures prescribed by TSB.

##### 3. Termination by TSB

If TSB decide to terminate the Service Agreement for convenience, TSB will send notice of termination to the registered address, etc. If notice sent to the registered address is delayed or does not arrive (including cases where receipt is refused), the notice will be deemed to have been delivered at the time would normally have arrived.

##### 4. Termination of the Main Account

If the main account is terminated, the entire Service Agreement shall be deemed terminated.

##### 5. Suspension or Termination of Service, etc.

If any of the following circumstances arise with respect to the Customer, TSB may, without prior notice to the Customer, suspend all or part of the services under the Service or terminate the Service Agreement:

- (i) A suspension of payments or a petition for commencement of bankruptcy or civil rehabilitation proceedings has been filed
- (ii) Succession has commenced
- (iii) The Customer's whereabouts have become unknown to TSB due to Customer's fault, such as failure to notify TSB of an address change
- (iv) Failure to pay the prescribed fees payable TSB
- (v) Non-use of the Service for a substantial period
- (vi) It is discovered that false information was provided regarding any items required to be notified to TSB under these Terms and Conditions
- (vii) Unauthorized or other improper use of any of the Passwords, etc.
- (viii) Breach of these Terms and Conditions or matters prescribed by TSB under these Terms and Conditions
- (ix) It has become clear that the Service was set up without the account holder's consent
- (x) The Service is used for activities that violate laws and regulations or public order and morals, or there is a risk that it may be so used
- (xi) Any other circumstances equivalent to the preceding items have arisen that necessitate TSB discontinuing the Service

#### Article 18 Application and Mutatis Mutandis Application of Related Terms and Conditions

For matters not expressly provided for in these Terms and Conditions, TSB will, in relation to individual transactions, apply the provisions of the following, including: Ordinary Deposit Account Terms and Conditions (including the Comprehensive Account Transaction Terms and Conditions), Ordinary Deposit Account [Settlement] Terms and Conditions, Savings Deposit Account Terms and Conditions, Star One General Transaction Terms and Conditions, Mutual Fund Comprehensive Transaction Contract, Accumulative Investment Terms and Conditions, Mutual Fund Beneficiary Rights Transfer Settlement Account Management Contract, and Specified Account Contract (Mutual Fund).

#### Article 19 Contract Period

The initial contract date of the Service Agreement is the day on which a login ID is created by the Customer and it becomes able to log in to the Service. The initial contract period shall be one year from the contract date and will automatically renew for one from the expiration date of the contract period, unless either the Customer or TSB give notice to the contrary. This automatic renewal applies thereafter as well.

#### Article 20 About These Terms and Conditions

##### 1. Importance

- (1) These Terms and Conditions are very important provisions that apply when the Customer uses the Service. Therefore, the Customer must fully understand and be aware of the content of these Terms and Conditions and the risks associated with using the Service, and use the Service at the Customer's own judgement and responsibility. TSB also recommends that the Customer keep a printed copy of these Service Terms and Conditions readily available for reference.
- (2) TSB displays on its website the risks related to the Service and the security measures adopted by TSB for risk mitigation on its website. The Customer must review that information carefully.
- (3) When the Customer uses the Service, TSB will treat the Customer as having understood and acknowledged the risks associated with using the Service and as having used the Service at the Customer's own judgement and responsibility.

##### 2. Amendments

- (1) TSB may modify, delete or add to (collectively, "amend") the provisions of these Terms and Conditions in the future based on the provisions of Article 548-4 of the Civil Code. When TSB amends these Terms and Conditions, it will post a notice of amendment and the new amended Terms and Conditions on its website. The Customer should print it out and review carefully. The amended Terms and Conditions become effective from the commencement date posted on the website. TSB will not provide written notice of the amended content.
- (2) If the Customer does not agree to an amendment of these Terms and Conditions, the Customer may terminate the Service Agreement. The termination procedure shall be governed by Article 17.

#### Article 21 Fees

If TSB sets fees for the Service (including any amendments), the Customer shall pay the prescribed fee.

Article 22 Prohibition of Transfer or Pledge of Rights, etc.

Without TSB's consent, the Customer shall not transfer or pledge, etc. the Customer's rights under the Service or any deposits, etc. related thereto.

Article 23 Handling of Personal Information

1. The Customer's personal information will be handled in accordance with the Privacy Policy posted on TSB's website.
2. The Customer consents to TSB providing the following information about the Customer to a third party operator that runs an intrusion-detection service (hereinafter "Intrusion-Detection Service Provider") to use for purposes listed below, and for Intrusion-Detection Service Provider to provide the intrusion detection results to TSB.

(1) Purpose of Use by the Intrusion-Detection Provider

The information received from TSB will be matched against personal-related data held by the Intrusion-Detection Service Provider for the following purposes:

- Detect impersonation or other illicit transactions
- Improve the accuracy of the intrusion-detection service and enhance related services
- Provide detection results back to TSB

(2) Information to be Provided

- Customer's identification code, device information, etc.

Article 24 Governing Law and Jurisdiction

These Terms and Conditions shall be governed by the laws of Japan. If any litigation arises in relation to transactions under these Terms and Conditions, the Tokyo District Court shall have exclusive jurisdiction as the court of first instance.

End