

		Current wordings in "TERMS AND CONDITIONS FOR PRESTIA GAIKA CASH CARD"		New wordings in "TERMS AND CONDITIONS FOR PRESTIA GAIKA CASH CARD"
2. Withdrawal From Deposit by Use of ATMs outside Japan	(5)	The Depositor may not make a withdrawal from an ATM if, as a result of such withdrawal, the aggregate of the amount of such withdrawal and the Charge to be imposed thereon exceeds the limit of withdrawals set out in the preceding Paragraph (4); provided that, in the event that an Associated Institution is unable to confirm the limit of withdrawals for the Depositor due to an unavoidable reason such as a trouble on telecommunication lines, the Associated Institution may at its discretion accept such withdrawal in the amount up to such amount as the Bank will prescribe or the Bank and the Associated Institution will agree on. The Bank will make a direct debit of the amount of such withdrawal from the Deposit when such unavoidable reason ceases to exist. In the event that the amount of withdrawal exceeds the balance of the Deposit as of the time of such debiting, the Depositor shall, forthwith upon receipt of the Bank's request, pay such excess to the Bank. The Bank may make a direct debit of the amount of withdrawal demanded by the Depositor from the Deposit even in case the withdrawal is not actually made. In such a case, the Depositor shall be required to notify the Bank without delay.	(5)	The Depositor may not make a withdrawal from an ATM if, as a result of such withdrawal, the aggregate of the amount of such withdrawal and the Charge to be imposed thereon exceeds the limit of withdrawals set out in the preceding Paragraph.
14. Cancellation, Etc. of Card	(4)	In addition to the preceding Paragraph, when any of the items below applies and when it is inappropriate to continue with the Service provision with the Depositor, the Bank shall suspend the Service. In cases where the Bank terminates the Service with a notice, whether or not it has reached the Depositor, the Service is deemed terminated when the Bank has sent the notice of termination to the name and address that the Depositor had reported to the Bank. (i) In case the Depositor has been found out to fall under any of the categories of Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kouseiin (quasi-members of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members), Boryokudan kankei kigyou (organized crime-related companies: Companies run by members of Boryokudan, quasi-members, or former members of Boryokudan, that maintain relationship with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds to Boryokudan or by other means, or those companies that actively use Boryokudan in doing business, etc., and cooperate in the maintenance or operation of Boryokudan), Sokaiya etc. (corporate racketeers: Sokaiya, Kaisha goro (corporate racketeers) and others who may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Shakai undo etc. hyobo goro (those forces claiming to be social movements: Groups or individuals who disguise themselves as/claim to be social movements or political activities and may potentially engage in violent, unlawful, etc., acts to seek illicit benefits from civil society and may threaten the safety of civil life), Tokushu chino boryoku shudan etc. (special intellectual violent organizations: Groups or individuals, except those listed above, who use Boryokudan or their relationships with Boryokudan to engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), or their equivalents (hereinafter collectively "Boryokudan-in etc."), or to have fallen under the category of Boryokudan-in etc. in the past, or fall under any of the following categories: A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management; B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management; C. To have a relationship in which it is deemed that the Depositor uses Boryokudan-in etc. unjustifiably, such as for the purpose of ensuring unjustified benefits to himself/herself, his/her company or a third-party, or for the purpose of inflicting harm to a third-party; D. To have a relationship in which it is deemed that the Depositor is engaged in providing funds etc. or benefits to Boryokudan-in etc.; E. To have relationship in which an executive officer or a person effectively participating in the management is connected with Boryokudan-in etc. in a socially reprehensible way. (ii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party: A. Violent demand; B. Unjustified demand beyond the legal liability; C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. Other acts equivalent to A through D above.	(4)	In addition to the preceding Paragraph, when any of the items below applies and when it is inappropriate to continue with the Service provision with the Depositor, the Bank shall suspend the Service. In cases where the Bank terminates the Service with a notice, whether or not it has reached the Depositor, the Service is deemed terminated when the Bank has sent the notice of termination to the name and address that the Depositor had reported to the Bank. (i) When it has become clear that the Depositor made false statements with regard to presentations and warranties at the time of application for account opening. (ii) In case the Depositor has been found out to fall under any of the categories of Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kouseiin (quasi-members of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members), Boryokudan kankei kigyou (organized crime-related companies: Companies run by members of Boryokudan, quasi-members, or former members of Boryokudan, that maintain relationship with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds to Boryokudan or by other means, or those companies that actively use Boryokudan in doing business, etc., and cooperate in the maintenance or operation of Boryokudan), Sokaiya etc. (corporate racketeers: Sokaiya, Kaisha goro (corporate racketeers) and others who may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Shakai undo etc. hyobo goro (those forces claiming to be social movements: Groups or individuals who disguise themselves as/claim to be social movements or political activities and may potentially engage in violent, unlawful, etc., acts to seek illicit benefits from civil society and may threaten the safety of civil life), Tokushu chino boryoku shudan etc. (special intellectual violent organizations: Groups or individuals, except those listed above, who use Boryokudan or their relationships with Boryokudan to engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), or their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories: A. To have a relationship in which it is deemed that Boryokudanin etc. holds control over the management; B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management; C. To have a relationship in which it is deemed that the Depositor uses Boryokudan-in etc. unjustifiably, such as for the purpose of ensuring unjustified benefits to himself/herself, his/her company or a third-party, or for the purpose of inflicting harm to a third-party; D. To have a relationship in which it is deemed that the Depositor is engaged in providing funds etc. or benefits to Boryokudan-in etc.; E. To have relationship in which an executive officer or a person effectively participating in the management is connected with Boryokudan-in etc. in a socially reprehensible way. (iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party: A. Violent demand; B. Unjustified demand beyond the legal liability; C. 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14. Cancellation, Etc. of Card	(5)	In addition to the preceding two Paragraphs, when any of the items below applies and when it is inappropriate to continue with the Service provision with the Agent, the Bank shall suspend the Service or, upon giving a notice to the Agent terminate the Service. In cases where the Bank terminates the Service with a notice, whether or not it has reached the Agent, the Service is deemed terminated when the Bank has sent the notice of termination to the name and address that the Depositor had reported to the Bank. (i) In case the Agent has been found out to fall under any of the categories of Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kouseiin (quasi-members of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members), Boryokudan kankei kigyou (organized crime-related companies: Companies run by members of Boryokudan, quasi-members, or former members of Boryokudan, that maintain relationship with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds to Boryokudan or by other means, or those companies that actively use Boryokudan in doing business, etc., and cooperate in the maintenance or operation of Boryokudan), Soukaiya etc. (corporate racketeers: Sokaiya, Kaisha goro (corporate racketeers) and others who may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Shakai undo etc. hyobo goro (those forces claiming to be social movements: Groups or individuals who disguise themselves as/claim to be social movements or political activities and may potentially engage in violent, unlawful, etc., acts to seek illicit benefits from civil society and may threaten the safety of civil life), Tokushu chino boryoku shudan etc. (special intellectual violent organizations: Groups or individuals, except those listed above, who use Boryokudan or their relationships with Boryokudan to engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), or their equivalents (hereinafter collectively "Boryokudan-in etc."), or to have fallen under the category of Boryokudan-in etc. in the past, or fall under any of the following categories: A. 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		Effective November 1, 2015		Effective July 14, 2018