

		Current wordings in “TERMS AND CONDITIONS FOR PRESTIA GAIKA CASH CARD”		New wordings in “TERMS AND CONDITIONS FOR PRESTIA GAIKA CASH CARD”
1. Use of Card		<Add>	(4)	If there is a record of a cash withdrawal at an ATM outside Japan on or after the day prescribed by the Bank and a GLOBAL PASS has not been issued, the Bank may send a GLOBAL PASS (a cash card with multi-currency Visa debit card functions) to the address notified by the Depositor ("Automatic Sending"), unless the Depositor requests otherwise. However, if the address notified by the Depositor to the Bank is in Japan, the GLOBAL PASS will be issued after setting the spending limits for shopping set out in Article 10 of TERMS AND CONDITIONS OF GLOBAL PASS MEMBERSHIP at zero yen, and the Depositor will request the Bank to raise the spending limits in advance if the Depositor wishes to use the shopping function. If the address notified by the Depositor to the Bank is outside Japan, the GLOBAL PASS will be issued with use restrictions, and the Depositor shall conduct the procedures prescribed by the Bank in advance before using the GLOBAL PASS. In such cases, the PIN for the Card will be registered as the PIN for the GLOBAL PASS. Automatic Sending does not apply to Supplementary Cards and the Depositor shall request the Bank to change the Supplementary Card to a GLOBAL PASS in the manner prescribed by the Bank.
2. Withdrawal From Deposit by Use of ATMs outside Japan		<Add>	(6)	The Depositor may not use any ATM outside Japan on or after the day designated on the Bank's website.
		Effective <u>October 1, 2019</u>		Effective <u>July 1, 2021</u>

The updates from the contents published on April 1, 2021 are as follows.

		Previous wordings in “TERMS AND CONDITIONS FOR PRESTIA GAIKA CASH CARD” published on April 1, 2021		New wordings in “TERMS AND CONDITIONS FOR PRESTIA GAIKA CASH CARD”
1. Use of Card	(4)	If there is a record of a cash withdrawal at an ATM outside Japan on or after the day prescribed by the Bank and a GLOBAL PASS has not been issued, the Bank may send a GLOBAL PASS (a cash card with multi-currency Visa debit card functions) to the address notified by the Depositor ("Automatic Sending"), unless the Depositor requests otherwise. However, if the address notified by the Depositor to the Bank is in Japan, the GLOBAL PASS <u>will</u> be issued after setting the spending limits for shopping set out in Article 10 of TERMS AND CONDITIONS OF GLOBAL PASS MEMBERSHIP at zero yen, <u>and</u> the Depositor will request the Bank to raise the spending limits in advance if the Depositor wishes to use the shopping function. If the address notified by the Depositor to the Bank is outside Japan, the GLOBAL PASS will be issued with use restrictions, and the Depositor shall conduct the procedures prescribed by the Bank in advance before using the GLOBAL PASS. In <u>such</u> cases, the PIN for the Card will be registered as the PIN for the GLOBAL PASS. Automatic Sending does not apply to Supplementary Cards	(4)	If there is a record of a cash withdrawal at an ATM outside Japan on or after the day prescribed by the Bank and a GLOBAL PASS has not been issued, the Bank may send a GLOBAL PASS (a cash card with multi-currency Visa debit card functions) to the address notified by the Depositor ("Automatic Sending"), unless the Depositor requests otherwise. However, if the address notified by the Depositor to the Bank is in Japan, the GLOBAL PASS <u>may</u> be issued after setting the spending limits for shopping set out in Article 10 of TERMS AND CONDITIONS OF GLOBAL PASS MEMBERSHIP at zero yen, <u>in such a case</u> , the Depositor will request the Bank to raise the spending limits in advance if the Depositor wishes to use the shopping function. If the address notified by the Depositor to the Bank is outside Japan, the GLOBAL PASS will be issued with use restrictions, and the Depositor shall conduct the procedures prescribed by the Bank in advance before using the GLOBAL PASS. In <u>those</u> cases, the PIN for the Card will be registered as the PIN for the GLOBAL PASS. Automatic Sending does not apply to Supplementary Cards and the Depositor shall request the Bank to change the Supplementary

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