

		Current wordings in "TERMS AND CONDITIONS FOR PRESTIA GAIKA CASH CARD"		New wordings in "TERMS AND CONDITIONS FOR PRESTIA GAIKA CASH CARD"
9. Withdrawals by Use of Lost Card, Etc.	(I)	With respect to the lost Card, the Bank shall not be responsible for any damage which the Depositor may incur in connection with a third party's use without the Depositor's authorization prior to the notification to be made pursuant to Paragraph (I) of Section 8.	(I)	With respect to the lost Card, the Bank shall not be responsible except in the case of negligence on the bank for any damage which the Depositor may incur in connection with a third party's use without the Depositor's authorization prior to the notification to be made pursuant to Paragraph (I) of Section 8.
12. Change of Registered Information, Etc.		In the event that the Depositor makes the Card invalidated because of incorrect operation of an ATM or the name, agent or other registered matter is changed, the Depositor shall immediately notify the Bank thereof in the manners to be prescribed by the Bank (such as that the Depositor shall submit to the Bank the form to be prescribed by the Bank and the Card). The Bank shall not be responsible for any damage which the Depositor may incur in connection with the use of the Card by the agent who shall have lost his/her authority as an agent of the Depositor, etc. prior to completion of such notification. In the event that the Depositor notifies the Bank by phone, etc. on a day but the Bank needs such number of days as the Bank will prescribe in order to take those steps necessary for acceptance of such notification, the notification shall be deemed to have completed after those steps have been completed.		In the event that the Depositor makes the Card invalidated because of incorrect operation of an ATM or the name, agent or other registered matter is changed, the Depositor shall immediately notify the Bank thereof in the manners to be prescribed by the Bank (such as that the Depositor shall submit to the Bank the form to be prescribed by the Bank and the Card). The Bank shall not be responsible except in the case of negligence on the Bank for any damage which the Depositor may incur in connection with the use of the Card by the agent who shall have lost his/her authority as an agent of the Depositor, etc. prior to completion of such notification. In the event that the Depositor notifies the Bank by phone, etc. on a day but the Bank needs such number of days as the Bank will prescribe in order to take those steps necessary for acceptance of such notification, the notification shall be deemed to have completed after those steps have been completed.
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) 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 kigyō (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:	(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 to the Depositor, the Bank shall suspend the Service. In cases where the Bank terminates the Service by notice, if the Bank sends a notice of termination to the name and address that the Depositor has reported to the Bank, such notice shall be deemed to arrive at the Depositor at the time when delivery would normally occur, and the Service will be terminated at the time, regardless of whether notice is delayed or is not delivered due to the fault of the Depositor. (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 kigyō (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:

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14. Cancellation, Etc. of Card	(4)	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. 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)	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. 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.
	(6)	In addition to the cases set forth in the two preceding paragraphs, the Bank may, at its own discretion, terminate the Service when it determines that the Service should be terminated.	(6)	In addition to the cases set forth in the two preceding paragraphs, the Bank may, at its own discretion, terminate the Service when it determines that the Service should be terminated with a rational reason.
17. Duties of Bank, Etc.	(3)	In addition to the cases set forthin Paragraphs (2) and (3) of Section 14, the Bank or an Associated Institution may, without notice to the Depositor, impose restriction on, or suspend or terminate, use of the Card at an ATM.	(3)	In addition to the cases set forth in Paragraphs (2) and (3) of Section 14, the Bank or an Associated Institution may, without notice to the Depositor, impose restriction on, or suspend or terminate, use of the Card at an ATM with a rational reason.
	(5)	In the event that the Bank terminates Account Transactions pursuant to Article 14, Paragraph 4, 5 or 6, the Depositor or the Agent shall be liable for any loss or damage, or costs and expenses, and the Bank shall not be liable for any loss or damage, or costs and expenses incurred by the Depositor or the Agent, in connection with the termination.	(5)	In the event that the Bank terminates Account Transactions pursuant to Article 14, Paragraph 4, 5 or 6, the Depositor or the Agent shall be liable for any loss or damage, or costs and expenses, and the Bank shall not be liable except in the case of negligence on the Bank for any loss or damage, or costs and expenses incurred by the Depositor or the Agent, in connection with the termination.
19. Revision of Terms and Conditions		The Bank may revise the Terms and Conditions without any prior notice to the Depositor and such revisions shall apply to any withdrawal to be made on and after the date on which the revision becomes effective. The Bank will notify the Depositor of such revision in a prescribed manner, such as website, etc.		The Bank may, whenever changes in financial or other circumstances occur or any other rational reason exists, make changes to any provision of the Terms and Conditions upon notification thereof not later than one (1) month prior to each said change by proper methods of notification such as notification at counters of Branches or on the website.
		Effective July 14, 2018		Effective October 1, 2019.