

		Current wordings in “TERMS AND CONDITIONS OF GLOBAL PASS MEMBERSHIP”		New wordings in “TERMS AND CONDITIONS OF GLOBAL PASS MEMBERSHIP”
Article 10 Spending Limits on the Card		<Add>	10.5	Notwithstanding the provisions of Article 10.2, the Bank may, at its discretion and without prior notice to the Member, change the usage limits for domestic and overseas shopping and overseas ATM withdrawals if the Member has not used all or any of these services for an extended period of time. Additionally, if the Bank determines that there is a possibility of unauthorized use of the Card or Card information by a third party, the Bank may, without prior notice to the Member, change the usage limits for all or any of domestic and overseas shopping and overseas ATM withdrawals.
Article 16 Use of the Card for Shopping and Overseas ATM Withdrawals	16.4	Procedures for Use in Online Transactions In the event that any Member carries out transactions with any Merchant that is approved in advance by the Bank or other credit card company for conducting transactions online, such as through computer communications or the Internet, the Member may, instead of presenting the Card, send the Member’s personal information such as the Card Information and the registered address and other relevant information online to the Merchant as a means of settlement of liabilities incurred by the Member through such transactions. However, in principle, Members may not use <u>the Card for financial services via the Internet at overseas Merchants (for example, purchasing overseas financial instruments, settlement of overseas FX and internet casino transactions, and small remittance services).</u>	16.4	Procedures for Use in Online Transactions In the event that any Member carries out transactions with any Merchant that is approved in advance by the Bank or other credit card company for conducting transactions online, such as through computer communications or the Internet, the Member may, instead of presenting the Card, send the Member’s personal information such as the Card Information and the registered address and other relevant information online to the Merchant as a means of settlement of liabilities incurred by the Member through such transactions. However, in principle, Members may not use <u>the services stipulated in the case of Article 16.9.</u>
		<Add>	16.9	The Member shall not use the Card for any of the following. (1) Transactions that are illegal or inappropriate (2) Purchasing overseas cryptocurrencies (3) Using online casinos or similar services (4) Engaging in financial services through the Internet with overseas merchants (such as purchasing overseas FX) (5) Any other uses specified by the Bank and publicly announced on the Bank’s website
	<u>16.9</u>	Members shall acknowledge that the Card may not be usable due to maintenance, breakdowns, or failures or the like of systems, communication lines, or Terminals. The Bank shall not be liable in any way for any damage or whatsoever, suffered by any Member due to any of the foregoing, unless those failures are attributable to the Bank.	<u>16.10</u>	Members shall acknowledge that the Card may not be usable due to maintenance, breakdowns, or failures or the like of systems, communication lines, or Terminals. The Bank shall not be liable in any way for any damage or whatsoever, suffered by any Member due to any of the foregoing, unless those failures are attributable to the Bank.
		TERMS AND CONDITIONS OF GLOBAL PASS MEMBERSHIP shall become effective as of <u>October 1, 2020.</u>		TERMS AND CONDITIONS OF GLOBAL PASS MEMBERSHIP shall become effective as of <u>May 20, 2025.</u>